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Embezzlement, global criminology and internet-based news
– A comparative approach to white-collar crime in Finland and Sweden
in the 21st century

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Tiivistelmä – Referat – Abstract <p>This thesis looks at white-collar criminality, particularly embezzlements, and how they show themselves in globalised welfare states such as Finland and Sweden. The thesis also gives an overview of criminological theory, white-collar crime, and globalisation. A brief discussion on crime journalism is also provided, specifically in light of the case material presented. The main point is to look at how white-collar crime and criminological theories have evolved throughout the years.</p> <p>The cases analysed in this thesis were found through the use of online news outlets in January and February of 2021. Google was used as a search engine, where the search was limited to www.yle.fi and www.svt.se. Finland and Sweden as countries were chosen out of their similarities and relatively easy comparability. What makes the research stand out from other studies is its focus and method of case collection, where a similar comparison between the countries has not been previously done.</p> <p>The study's findings see a variation of the offender's position, where the methods used were often surprisingly simple. Striking similarities between the countries can be found, where in many cases, globalisation's effect on the actual crime remains ambiguous. Globalisation is not the source of all evil, but it certainly has made some forms of white-collar crime easier to accomplish. Nonetheless, it can be said that stereotypical white-collar criminal as the middle-aged male executive is not supported by the data presented. It is also emphasised that the definition of white-collar criminality and the scope of embezzlement cases used in this thesis forces the traditional stereotype to decrease in importance.</p>			
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Tiivistelmä – Referat – Abstract <p>Avhandlingen ser på ekonomisk brottslighet (<i>white-collar crime</i>, på svenska ofta kallat manschettbrottslighet) speciellt i formen av förskringringar, och hur de visar sig i välfärdsstater såsom Finland och Sverige. Avhandlingen ger även en översikt över kriminologisk teori, manschettbrottslighet och dess kopplingar till globalisering. I ljuset av avhandlingens källmaterial är en kort diskussion beträffande kriminaljournalistik även inkluderad. Teorimässigt ligger fokus på hur manschettbrottslighet och kriminologiska teorier har utvecklats genom åren.</p> <p>Avhandlingens källmaterial och fallen som analyseras samlades genom användning av internetbaserade nyhetsmedier i januari och februari 2021. Som sökmotor användes Google, där sökningen begränsats till www.yle.fi och www.svt.se. Finland och Sverige blev valda tack vare deras många likheter samt relativt lätta jämförbarhet. Det som skiljer avhandlingen från andra studier inom samma område är dess fokus på Finland och Sverige, samt dess metod för datainsamling, vilket ter sig unikt, eftersom en liknande analys mellan länderna inte gjorts tidigare.</p> <p>Forskningens resultat visar på en variation mellan gärningsmannens ställning och tillvägagångssätt, där brottsmetoden ofta var överraskande enkel. Dessutom kan man i analysen finna påfallande likheter mellan Finland och Sverige. Några uppenbara slutsatser på globaliseringens direkta inverkan på själva brottet förblir dock tvetydigt. Hursomhelst kan det ändå konstateras att medan globalisering i sig inte är källan till allt det onda, är det ändå ofrånkomligt att fenomenet globalisering samt allt vad det innebär nog underlättat genomförandet av en del former av ekonomisk brottslighet. Dock visar även avhandlingens slutsatser på att den stereotypiska manschettbrottslingen som en manlig medelålders chef inte stöds av källmaterialet. Poängteras bör ändå också att definitionen av manschettbrottslighet, som den används i denna avhandling, samt omfattningen av vad som räknats som förskringring, tvingar betydelsen av denna traditionella, och aningen konservativa, stereotypen att minska i värde.</p>			
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1. Introduction

At the same time, white-collar crime is an extensively well-known but vague subject, a concept that sparks discussions, pushes towards new ways to tackle criminality, and creates disputes as to what the area actually entails and what are to be considered white-collar crimes. Criminology, then, is a thoroughly researched subject that spans numerous law journals and books throughout several continents. In this thesis, the aim is to combine these two, the study of crime and the crimes of the white-collar criminal, and look at what, if any, effect globalisation has had on the average white-collar criminal.

I am not the first one to take on the task of discussing white-collar criminality, how it has evolved throughout the decades or how criminological theories have grown and advanced in line with the pace of globalisation. No single approach has yet to emerge that would successfully explain white-collar criminality and its motivators. In line with this, I will not attempt to provide any single solution to white-collar crime or take a stance on which criminological theory suits the area best. However, I will attempt a thorough depiction of criminological theories, how global criminology has emerged as its own field within criminological research and how white-collar crime has been viewed and explained throughout its relatively short history.

As stated, the area of white-collar crime as well as criminology in general has been comprehensively researched. This is additionally true for the chosen focal point of this thesis; embezzlement. While exploring potential approaches, I found that there was something within the field that was yet to be exhausted, namely, the prevalence of white-collar criminality in the Nordics, how it differs, and its evolution throughout the years. As such, I chose to focus the actual research on Finland and Sweden, two relatively similar modern Nordic welfare countries.

Thus, my attempt in this thesis is to provide an overview of criminological theory, starting with the classical school and the rational actor model, with its roots in the eighteenth century. Due to globalisation affecting everything from local markets to worldwide trends, I will also give an overview of globalisations effects on crime and criminology. In conjunction with this, I will additionally discuss the growth of global, comparative and transnational

criminology. I will then give an overview of white-collar crime, what it is and how it has evolved, and the numerous criminological theories that have been presented concerning the field. In sections 5 and 6, I will discuss embezzlement in Finland and Sweden, first through statistics and then through news articles of the 2000s and 2010s, which also function as the core case material for this thesis.

In sum, in this thesis, I will discuss white-collar criminality, what it is and how it is regarded, and the criminological theory surrounding the concept. In the analytical part of this thesis, I chose to focus on the crime of embezzlement as a form of white-collar crime. This was done for several reasons, the most important being the sheer magnitude of white-collar criminality and its theories, as an in-depth analysis of the whole concept would not have been possible within the constraints of this thesis. I specifically chose embezzlement due to my personal interest in the matter and its status as a relatively well-known crime. Additionally, it compares well between the Finnish and Swedish criminal codes. The reasoning will further be explored in sections 5 and 6.

My main research question is as follows: *Through looking at embezzlement as a specific white-collar crime, how has globalisation affected white-collar criminals in Finland and Sweden, and can any general conclusions be drawn from this?* Additionally, I will look at how the offenders commit these crimes and their motivations for them, who they are and where they work and *attempt to establish who the average embezzler is.*

I will additionally look at how these crimes are reported, what type of information is available to the general public and discuss crime reporting in general.

The news articles used in this thesis were collected through Google searches, which might seem unconventional for an academic text. However, I find that, in line with technological advancements and our lives predominantly moving online, an overview of available news through search engines, how they are presented and how they differ from, for example, the reporting of violent crimes is relevant. Additionally, this research method gives an interesting insight into what is written about economic crimes, how they are depicted to the public and what type of information is available through free news outlets. I am here working from the assumption that news reach, in general, more people than actual case commentaries from local courts.

I am also aware of the many risks associated with this type of approach. One significant risk is the inability to control that all relevant news articles find their way into the sample. As such, I am not claiming that the dataset is complete or that the used news articles paint a correct or even completely realistic picture. Instead, the data provides me with a frame of reference; for example, what seems to be the gender distribution among the offenders?

I have additionally used national crime statistics from Finland and Sweden. Thus, my approach is mainly quantitative regarding statistics or overall views on my findings; however, several qualitative elements are also included. The qualitative characteristics are shown primarily in the cases where I use specific examples as the basis for my arguments.

2. Criminological theory – an overview

Criminology is, in essence, the study of crime. Edwin Sutherland (1883-1950), one of the most influential criminologists of modern time and the one to first define white-collar crime, defined criminology as follows:

Criminology is the body of knowledge regarding crime as a social phenomenon. It includes within its scope the processes of making laws, of breaking laws, and of reacting toward the breaking of laws. These processes are three aspects of a somewhat unified sequence of interactions. Certain acts which are regarded as undesirable are defined by the political society as crimes. In spite of this definition some people persist in the behavior and thus commit crimes; the political society reacts by punishment or other treatment, or by prevention. This sequence of interactions is the object-matter of criminology.¹

This definition is not unproblematic or without its critics. A debate of the meaning of criminology, and its place in society, is something that would grant a whole other thesis. As such, and as this thesis is not about the function of criminology and its focus, Sutherland's definition of criminology will have to suffice. Worth mentioning, however, are the voices in what today is known as 'critical criminology' in which arguments have been made for the focus of criminology to be laid more on the social harm than on crime in itself. These arguments are founded in the critique that, among other things, criminology perpetuates the myth of crime, as criminology continuously seeks causes to crime, which makes the discussions about crime as a category *seem* unproblematic. Further, critics argue that crime,

¹ Sutherland & Cressey 1960, p. 1.

in itself, does not have an ontological reality, where the acts themselves are not criminal unless socially characterised, contrasting, for example, murder to killing someone on the battlefield. Nevertheless, as mentioned, within the constraints of the discussions in this thesis, criminology will be treated as the study of crime, despite the modern-day arguments of 'crime' as a social construct.²

There are two baselines at the root of modern criminology – the classical theory with its rational actor based on free will and the positivist school with its base in deterministic explanations of criminal behaviour. Classicism emphasises how the criminal justice system can increase the costs of crime compared to the benefits derived from offending. In contrast, positivism focuses on the factors steering the criminal towards offending. Classicism and the challenges posed to this by positivism in the mid-nineteenth century are at the root of modern criminology, where positivism has ventured into, among others, psychological and biological theories and standpoints. Modern approaches based on classicism have focused on, among others, deterrence theories and situational crime prevention.³ In the following, an overview of criminological theory from the eighteenth century onwards will be discussed.⁴

In addition to those theories discussed below, a combination of different models has emerged, among them socio-biological theories, environmental criminology, left realism and other labelling theories. Labelling theories and conflict theories are part of a 'victimised actor' model, which essentially argues that people commit crimes because they are victims of an unjust society. Further, environmental theories and social control theories attempt to integrate parts of the traditional criminological theories, as well as other approaches, in an attempt to provide a more effective criminological theory (as opposed to constraining oneself to a single theoretical frame of reference).⁵

² See Hillyard, Pantazis, Tombs, & Gordon 2004, especially chapter 2, p. 10-29.

³ Jupp 2002, p. 1-2.

⁴ An in-depth analysis of the various and multifaceted criminological theories is not possible here. For an overview of criminological theory, see for example Burke 2009, Newburn 2007 and Maguire, Morgan, & Reiner 2012. For an in-depth analysis of (mainly sociological) principles of criminology see for example Sutherland & Cressey 1960 and for a discussion of criminology's status in the twenty-first century, see for example Bosworth & Hoyle 2011.

⁵ For an overview of the theories not discussed in detail in this thesis, see for example Burke 2009 and Newburn 2007.

In the following sections, criminological theory will be extensively explained and discussed. There are a few reasons for this. First of all, I find it particularly important to understand the sheer magnitude of criminal behaviour theories and their debates. This understanding is vital when trying to connect criminality to a specific factor – like globalisation – where extreme causation is to be taken when trying to link causes and effects directly. Further, as with anything, it seems logical to start with history to understand, for example, the roots of the modern-day personality questionnaires or the background to many of today's crime prevention measures. Further, history and its understanding can act as a backdrop to understanding different countries regulations on crime.

As a disclaimer, it should also be stated that I will not be providing an absolute and correct criminological theory that would explain and curb all white-collar criminality. There are multiple reasons for this; the core reasoning is that I do not find that one sole approach to explaining all crime exists. That is, debates on crime and its causes have been had and discussed for decades, where each theory and approach has presented new viewpoints, some better than others, some with more controversial techniques and some with long-lasting effects. These discussions are essential to the furthering of crime prevention mechanisms as well as understanding the human behind the criminal.

Thus, I argue that it is vital to discuss and understand the different criminological theories that exist. Without this, I find that a complete picture of the field is not possible, and neither is a comparison of each theory's strengths and weaknesses. As shown in my concluding thoughts, I find that different views, including sociological and psychological, need to be considered when discussing core motivators behind crimes. This is especially true regarding white-collar crimes, where the motivator can range from pure greed to sheer economic desperation and where the method can range from schemes of falsifying financial statements to simply taking money out of a register.

2.1.The classical school

The first identifiable theory of explaining criminal behaviour in modern society is the rational actor model. This model describes crime as a rational choice; those who commit crimes choose to do so since people enjoy free will. The basis for the rational actor model

lies in the social contract theory developed mainly by Thomas Hobbes (1588-1678), John Locke (1632-1704) and Jean Jacques Rousseau (1712-1778).⁶

Social contract theory, in combination with utilitarianism, were the driving forces behind the rational actor model. The core of utilitarianism argues that something (a decision, act) is right if it furthers the happiness of the people affected by it. Jeremy Bentham (1748-1832) and John Stuart Mill (1806-1873) were two of the leading developers of this approach, where Bentham argued that the basis of morality lies in the actions that make people happy (i.e. acceptable actions), where unacceptable actions are those that create pain (or the lack of happiness). This was an essential addition to the social contract theory and completes the rational actor model. It provided the argument that the fear of pain restricts people's complete exercise of their free will, where punishment is the tool that creates this fear; i.e. punishment influences and controls people's behaviour.⁷

The central aspects of the rational actor theory were created by the classical school of criminology, born in England in the late eighteenth century.⁸ The classical school of criminology claim that a person (the actor) considers their actions based on a calculation of pleasure and pain. The assumption is that the actor is rational and enjoys free will, where only the calculation of anticipated pleasure versus the pain of an act affects the actor's decision.⁹ In terms of crime, this school of thought argued that the anticipated pleasure of an act of crime must outweigh the punishment of said crime for the offence to be committed. According to this, the punishment of a crime must be adjusted to deter crime and make the act's anticipated pleasure not worthwhile compared to the expected punishment.¹⁰

Charles Beccaria (1738-1794) had an essential effect on the classical school and European and U.S. legal thought as a whole. His 1764 published *Dei delitti e delle pene* (On Crimes and Punishment) presented core principles such as the thought of preventative measures as

⁶ Burke 2009, p. 22-23. A social contract, according to the social contract theory, is a contract between individuals and the state, where the individuals give up certain rights to the state, where the state in return protects the person and their property. The legal manifestation of this is the concept of rule of law, according to which everyone is to be treated equally under the law, see for example White & Haines 1996, p. 27.

⁷ Burke 2009, p. 24-25.

⁸ Burke 2009, p. 27. A school of criminology is a "system of thought" that consists of a theory of what causes crime and the policies of crime control that adhere with the theory of causation. See Sutherland 1939, p. 50.

⁹ Sutherland & Cressey 1960, p. 52.

¹⁰ Burke 2009, p. 8.

more important than punitive measures and the belief of punishment as a deterrent instead of a societal form of revenge. Beccaria was the first to formulate the principle of the punishment fitting the crime, which he thought would be attainable through a specific listing of crimes and the punishments they result in – which in essence corresponds to a modern criminal code.¹¹

The classical school has been heavily criticised as its assumption of free will does not make room for further investigation regarding the causes of crime or how to prevent it. Schools that have been based on the classic school of thought, such as neo-Classical theory, have all accepted the theory of natural causation and are, at times, called positivistic.¹² The neo-classical school developed during the nineteenth century, where the core of the classical school remained intact. However, when the classical school of thought viewed the actor as solely an individual, the neo-classical school gave the individual a past and a future, which meant that, for example, the actor's previous criminal history and chances of socialisation were to be taken into account during trial. In this sense, the neo-classical school brought forth the extenuating circumstances of a crime, which could be psychological, physical, or environmental. That being said, individuals' actions were still considered their own, which meant that the core view of the individual alone being responsible for their actions remained.¹³ As such, the neo-classical theorists revised the concept of free will in reaction to the classical school's rigid view.

In essence, the neo-classical theorist still viewed sane adults as fully responsible for their actions as rational individuals (regardless of extenuating circumstances), but that for example, children and the elderly were not as capable of exercising free will, which is why they were considered to be less responsible for their actions.¹⁴ The neo-classical school also added on to Beccaria's principle of the punishment fitting the crime, with the concept of the punishment also having to be appropriate concerning the individual's rehabilitation and socialisation into society.¹⁵

¹¹ Laitinen & Aromaa 2005, p. 36, Burke 2009, p. 27, and Sarnecki 2014, p. 43.

¹² Sutherland 1939, p. 51.

¹³ Laitinen & Aromaa 2005, p. 37-38.

¹⁴ Burke 2009, p. 32.

¹⁵ Laitinen & Aromaa 1993, p. 113.

It is vital to set the classical school into its historical context. The rise of the rational actor model and the concept of free will were reactions to the pre-enlightenment era's cruel punishments. Furthermore, regardless of the theory itself diminishing in popularity at the end of the nineteenth century, it had a profound impact on jurisprudence and the establishment of prisons as the primary form of punishment.¹⁶

As mentioned above, the rational actor model diminished in popularity at the end of the nineteenth century. However, the new political right of the 1970s and 1980s in both the USA and the UK brought back a form of this theory in the form of populist conservative criminology and right realism.¹⁷

At its core, the theory argues that crime is a product of an individual's choice and as such right realism can be seen as a revival of sorts of the rational actor theory. The theory argues that crime can be contained by pragmatic means such as imprisonment, limiting an individual's choice-making abilities. As such, imprisonment is seen as an efficient way of subduing criminals and scaring the public into law-abiding citizens. James Q. Wilson (1931-2012) was one of the leading proponents of right realism and a significant influence on the field, notably with his book *Thinking about Crime* (1975). Wilson argued especially for the certainty (instead of severity) of a punishment. According to Wilson, this could be achieved through, inter alia, increasing the police's effectiveness. Right realism additionally stresses public order and morality in fighting crime, where proactive interventions into the public order are advocated.¹⁸

The thought of crime prevention through incarceration, where prison sentencing is seen as the best form of maintaining public order, has been a widespread belief in the USA, where the prison population was the highest in the world in 2018 with a prisoner rate of 639 (per 100 000 inhabitants) in 2018.¹⁹ Right realism has been heavily criticised, inter alia, because of its focus on street criminality, ignoring other forms of crime such as white-collar crimes. Right realism additionally does not take into account, for example, poverty and other

¹⁶ Newburn 2007, p. 114-119.

¹⁷ Burke 2009, p. 36.

¹⁸ Burke 2009, p. 36-40.

¹⁹ World Prison Brief - Institute for Crime & Justice, Policy Research 2020. The rate (the number of prisoners per 100 000 of the national population) of 639 is based on the estimated national U.S. population of 327.54 million at end of 2018, for more information, see <https://www.prisonstudies.org/about-us>.

structural factors in explaining crime. Furthermore, areas with high crime rates are viewed as hopeless cases not worth saving, as the belief is that it is the people who have put themselves in the situation they are in due to failed socialisation of their children and lacking controlling mechanisms.²⁰

After the rational actor model gained popularity, several versions of the model were introduced, with their core concepts in the classical school of criminology and the concept of the rational individual. Contemporary deterrence theories, rational choices theories and routine activities theory are all other theories derived from the rational actor model after interest in the theory gained momentum again in the 1970s.

In short, the contemporary deterrence theories argue that a particular punishment of a crime is at the core of crime prevention and control. This functions in two main ways. Primarily with general deterrence, one offender's punishment serves as a deterring example to the rest of the population. Secondly, through specific deterrence, the offender will refrain from repeat offending if they know with certainty that they will be caught and penalised – the ultimate argument being that of the death penalty.²¹ Again, this theory builds upon the thought that people are rational beings that weigh the awaited pleasure against an act's eventual pain. This is also a traditional viewpoint when looking at law from an economic perspective, where Anthony W. Dnes summarises that crime rates respond to the costs and benefits of committing crimes and that people respond to deterring incentives.²²

According to the above, crime rates should be influenced by the risk of detection, conviction and punishment.²³ This means, in its simplest form, that the more likely you are to get caught and convicted, the more you are likely to avoid committing a crime. That is, the higher the cost of the crime, the less likely you are to commit it. Deterring incentives can be, for example, the punishment of a specific crime, where the thought is that the fact that you can be punished for a particular act affects your desire to go through with it. Statistical studies show that the probability of punishment plays a more significant role than the severity of the

²⁰ Burke 2009, p. 42-44.

²¹ Burke 2009, p. 46-47.

²² Dnes 1996, p. 142.

²³ Dnes 1996, p. 142.

sentence, which supports the thought that costs and benefits influence criminal behaviour.²⁴ That is, if the costs outweigh the benefits, the probability of committing a crime is lower.

Contemporary deterrence theories have been criticised for their heavy dependency on deliberation, as many criminals never even consider the punishment that follows a specific act. This is not to say that courts and the criminal justice system do not affect the sense of morality in society as a whole, and in the long run, however, the definite effect on a specific criminal remains uncertain.²⁵ Deterrence theories are, therefore, quite valid in studies of the intentional offender, however, the theories do not incorporate crimes that rely on impulse (for example, bar fights), and they do not consider that criminals can continue offending even though incarcerated.²⁶

The rational choice theory acts from the premise that the criminal commits a crime to maximise benefits and profits. The use of rational choice theory has been primarily used in economics and the study of consumer behaviour, where it states that consumers reach the optimal decision through a cost-benefit analysis in which they only consider relevant information and discard irrelevant information.²⁷ It was mainly this that brought back the classical school of criminology in the late 1960s and 1970s – as this was a time when economists became interested in crime and its problems. Their main message was that the rational choice theory of economics, as mentioned above, also applies to criminal behaviour.²⁸ According to the theory, the act of committing a crime is simply the criminal making choices between specific options, where the choices are rationally made in light of the information that the criminal has access to at that moment in time.²⁹ At its core, the theory argues that crime results from an opportunity to commit the said crime, where the central argument states that if the opportunity to offend is removed, the prevalence of crime will decrease. The interest in this theory is shown through introductions of measures attempting to reduce situational crime, such as armoured safes or guarded buildings.³⁰

²⁴ Dnes 1996, p. 148.

²⁵ Sutherland & Cressey 1960, p. 288-289.

²⁶ Burke 2009, p. 48.

²⁷ Määttä 2016, p. 71.

²⁸ Lappi-Seppälä 2006, p. 39.

²⁹ Laitinen & Aromaa 2005, p. 75.

³⁰ Burke 2009, p. 49.

The ties between economic and rational choice theory concerning crime are best illustrated by Gary Becker in his influential piece *Crime and Punishment: An Economic Approach* (1968). The bottom line of Becker's argument is that criminals calculate the legal methods available to them regarding income and compare these to the illegal acts offering income, the probability of apprehension and the punishment for said act. The potential offender then chooses the activity which provides the best profit, where the likelihood of offending rises with heightened expectations of return.³¹ Criticism of Becker's theory includes the narrow focus on money and the application of economic models on human behaviour.³² Overall, the rational choice theory has been criticised for its over-simplification of its use of the supply and demand model on crime and criminal behaviour, where simply removing the opportunity to offend would decrease crime. That being said, Painter and Farrington found that merely improving street lighting can be a cost-effective way to reduce crime.³³ Therefore a complete disregard of the theory due to its perceived narrow focus would be ill-advised, as the approach can be beneficial in explaining white-collar crime, as will be shown later.

The final theory under the rational actor model briefly discussed here is the routine activity theory. The theory, created by Marcus Felson in 1979 (and revised throughout the 1980s and 1990s), essentially argues that a crime consists of basic elements: a place, a perpetrator, a victim and a property or an object. With 'routine activities' Cohen and Felson mean "recurrent and prevalent activities which provide for basic population and individual needs, whatever their biological or cultural origins".³⁴ Cohen and Felson argue that an offence requires the coinciding of a motivated offender, a suitable target and the absence of a 'guardian' to protect against the violation, where the lack of any one of these elements is enough to prevent a crime. Simply put, routine activities are those activities that people include in their day-to-day life, where the routines can provide the criminal with a target, or an altering of a daily routine can result in the absence of a guardian, thus enabling a situation in which a crime can occur.³⁵

³¹ Becker 1968, p. 169.

³² Laitinen & Aromaa 2005, p. 75-76.

³³ Painter & Farrington 1999, p. 17.

³⁴ Cohen & Felson 1979, 593.

³⁵ Cohen & Felson 1979, p. 588.

Routine activity theory does not focus on the individual, instead, it concentrates on the circumstances in which the crime is committed. As such, the approach has had a significant impact on criminology and political decision-making, as it influences societal planning to minimise the locations in which crime can occur. However, as with other theories, this theory is not without its critics. Subject to criticism has been its lack of focus on why some people are more inclined to offend than others and the blame laid on the victim – as the theory essentially explains why people become victims of a crime. The critique is presented regardless of the theory's use of terminology – it uses 'target' instead of 'victim' because of its focus on most crimes relating to objects or property.³⁶

It is essential to note the differences between the late eighteenth century's rational actor model and the late twentieth century's rational actor model. The original classical school saw all humans as equals capable of rational calculation. The revised version of the late twentieth century accepted the notion that not all humans are the same. This was connected to the rise of the predestined actor-model, which focuses on the thought that criminals and non-criminals are separate entities, as will be explained below. Equally noteworthy is that even though the revised rational actor model in part accepted the notion of the predestined actor, they did not accept one of the central notions of this model: rehabilitation or treatment instead of punishment as a consequence of a criminal act.³⁷ As such, these different models, as with all criminology, needs to be set in their historical perspective and viewed in the light of what society looked like at that time.

2.2. Positivism

The predestined actor model, created by the positivist school of criminology, largely dismisses the rational actor model and its emphasis on free will. In essence, the model explains criminal activity as depending on factors, both internal and external, that cause human beings to act in ways over which they have little to no control. Because of this, the person is destined to become a criminal. The central assumption here is that there is a clear

³⁶ Burke 2009, p. 55 and Laitinen & Aromaa 2005, p. 82. The theory has since its creation been revised and updated to match current research regarding for example the concept of the guardian. See for example Hollis, Felson, & Welsh 2013, p. 65.

³⁷ Burke 2009, p. 56-57.

distinction between criminals and law-abiding citizens, where criminals possess certain traits that make them commit crimes in situations where law-abiding citizens would not.³⁸

The positivist school of criminology dismisses the concept of free will and humans as equals and emphasises people's natural differences. Proponents of this school also consider the instruments used in the study of the physical world as equally successful in studying man and society; "positivism's major attribute... is its insistence on the unity of the scientific method".³⁹

The positivist school was in part born as a reaction to the classical school, where publications of Darwin and scientific developments, in general, had a profound impact on how human behaviour was viewed. As such, like classicism, this school has to be considered a product of its era. During this time, the rise of scientific interest and the study of cause and effect were viewed as all-explanatory and a way to better society. Furthermore, it was during this time that, inter alia, criminal statistics started to be collected regularly.⁴⁰

Positivism can be roughly divided into two subgroups: biological and psychological. However, these should not be viewed as entirely separate entities, as they build on the same foundations, and the principles of these theories frequently intertwine; they are, as such, not mutually exclusive.⁴¹

The earliest biological theory was that of Cesare Lombroso (1836-1909), who was also the leader of what was known as the Italian School, which argued that the focus of criminology should be on the scientific study of criminals and their behaviour.⁴² Lombroso essentially argued that criminals were born distinct from the rest of the population, with specific physical traits, 'anomalies' (e.g. an asymmetrical cranium) that identified a criminal's personality and someone who cannot refrain from offending unless optimal circumstances are present. Lombroso later refined his theory and stated that hereditary factors were not the only factors that affected a person's inclination toward criminal activities.⁴³ Despite his

³⁸ Burke 2009, p. 63.

³⁹ Taylor, Walton, & Young 2013, p. 12.

⁴⁰ Newburn 2007, p. 120-121.

⁴¹ Burke 2009, p. 9.

⁴² Burke 2009, p. 65.

⁴³ Sarnecki 2014, p. 139.

simple methods, Lombroso fundamentally contributed to criminology, as he introduced the need for multifaceted explanations to explain crime and the criminal. That is, crime could not solely be explained by theorising on choice, as science, as well as social and economic factors, could help in the study of the offender.⁴⁴

As stated, Lombroso initially believed that criminals were born offenders and were compelled by biology and the environment to behave a certain way. He, like the classicists, believed in the social contract theory and that those who offended the code of conduct should be removed from society. But as opposed to the likes of Beccaria and the classical school, he held that the punishment should be fitting to the offender and was a proponent of punishments with a rehabilitative function.⁴⁵

Biological positivism has since evolved into the study of genetics, heritage and even diet and blood sugar levels. The theories have had a proclivity for racist undertones, as the ideas are appealing to those that want to find scientific “proof” separating us (the law-abiding citizens) from them (the criminals). Nevertheless, even proponents of biological positivism have had to recognise the equally important effect that societal and environmental factors have on the offender.⁴⁶ Illustrating positivism’s fluid nature is that even Lombroso, the ‘father of biological positivism’, later accepted and even embraced social ideas as causes of crime and criminal behaviour.⁴⁷ It should also be noted that no evidence of a “born criminal” exists, where a person, regardless of external factors or the environment in which they are placed, would always become an offending criminal.⁴⁸ Today the discussion of “born criminals” is instead linked to biological factors being a predisposition, where (the right) environmental influences *can* increase the likelihood of a crime occurring.⁴⁹

Where biological positivism searched for physical aspects of a person that affect criminal behaviour (inheritance, genetics, adrenaline levels), psychological positivism seeks causes of criminal behaviour in the mind; i.e. is there a criminal personality?⁵⁰ The psychological

⁴⁴ Burke 2009, p. 66.

⁴⁵ Bradley 2010, p. 27-28.

⁴⁶ Burke 2009, p. 88.

⁴⁷ Pond 1999, p. 20.

⁴⁸ Sutherland 1939, p. 54-55, 90.

⁴⁹ Wortley 2011, p. 10.

⁵⁰ Pond 1999, p. 30.

theories can be divided into three subgroups: the psychodynamic, the behavioural and the cognitive learning theories.⁵¹ These will be briefly discussed below.⁵²

With roots in Sigmund Freud's work (1856-1939), the psychodynamic theories argue that criminals are psychologically (rather than biologically) sick. In summary, theorists of this model argue that "crime arises from unconscious psychological conflicts deep within the individual, and offenders are rarely aware of the true reasons for their offending", where childhood experiences and trauma are emphasised as roots of a psychological disorder.⁵³ The conventional Freudian theory argues that the human mind is composed of three portions, the id (impulses possessed at birth which must be repressed to live an acceptable social life), the ego (the conscious personality) and the superego (basically the conscience or the moral code of the society). It is then the ego's job to resolve tensions between impulses and the conscience, where researchers of this theory have argued that offending is more likely amongst people from unhappy homes or where affection from the parents has been inadequate in a child's early years – as the child's development (the development of the conscience) has been lacking in the upbringing of the child. These theories have been criticised for their lack of scientifically provable variables, where opponents argue that the relations between the different variables are indemonstrable.⁵⁴

Behavioural learning theories have their roots in Ivan Petrovich Pavlov's and B.F. Skinner's work regarding unconditioned and conditioned behaviour, where Hans Eysenck pursued a generic theory regarding criminal behaviour based on conditioning.⁵⁵ Eysenck agreed with the classicists in the sense that he too acknowledged that pleasure (and the avoidance of pain) acts as man's primary motivation. However, Eysenck dismissed the concept of free will, rationality and punishment as a crime-controlling measure and focuses on the conscience as a conditioned reflex.⁵⁶

⁵¹ Burke 2009, p. 92

⁵² For a more in-depth overview of psychological theory with regard to criminology, see for example Wortley 2011.

⁵³ Wortley 2011, p. 10-11.

⁵⁴ Burke 2009, p. 92-97 and Sutherland & Cressey 1960, p. 133-135.

⁵⁵ Burke 2009, p. 97-98.

⁵⁶ Taylor, Walton, & Young 2013, p. 50-51.

Eysenck presented a model of criminal behaviour comprised of three dimensions: psychoticism, extraversion and neuroticism, where each personality trait has certain characteristics and attributes. Eysenck argued that different combinations of these personality dimensions affect an individual's ability to learn not to offend and how susceptible they are to be conditioned. Eysenck's theory has been challenged several times, where the validity has been questioned due to biases and inconsistencies. Furthermore, Eysenck's theory of genetically transferred conditioning has been questioned, as has his idea of a core personality.⁵⁷ Disregarding this, it cannot be denied that Eysenck had an impact on personality and crime research. Particularly personality typing (also known as offender profiling) has gained popularity as a means of detecting criminals, especially serial murderers.⁵⁸

Where the behavioural and psychodynamic theories have their core in the predestined actor (the criminal possesses certain traits that remain constant regardless of circumstances and experiences), the cognitive learning theories are more inclined towards the critique of the predestined model. Where the psychodynamic and behaviourist theories are more prone to accept the concept of a criminal personality or mind as a self-fulfilling prophecy without psychiatric intervention, the cognitive learning theory argues that criminals, in fact, have some level of choice.⁵⁹

Cognitive theorists consider free will, where they argue that as humans can form conceptual thoughts, they also have a limited decision-making capacity and thus control over their own behaviour. Here, a concept of 'soft determinism' has been introduced as a lighter version of the rigorous positivistic view that all behaviour is caused by factors outside of an individual's control.⁶⁰

Cognition was largely ignored in psychological research and criminology for much of the first half of the twentieth century as the behavioural perspective dominated the psychological arena. However, researchers became increasingly frustrated with the narrow focus of behavioural learning, as it did not take into account the complexity that is human behaviour.

⁵⁷ Burke 2009, p. 98-99 and Taylor, Walton, & Young 2013, chapter 2. Also Wortley 2011, p. 105-106.

⁵⁸ Burke 2009, p. 102.

⁵⁹ Burke 2009, p. 103, 108.

⁶⁰ Wortley 2011, p. 8-9.

That is, it did not take into account the actual thing that makes us human; our ability to think. Cognitive learning approaches shed light on why criminals decide to commit a crime and how individuals perceive the world and process information. By systematically looking at why individuals have committed a crime and why certain targets are chosen over others, the cognitive learning approach argues that the environment in which crimes can occur can be designed in such a way that crimes become too risky to carry out. Further, it is argued that changing how individuals think about an event can change their behavioural patterns. Nonetheless, this approach is not without its critics either, as, inter alia, it is still somewhat unclear how “conscious mental activity plays a causal role in behaviour”.⁶¹

Lastly, an overview of other, mainly sociological, theories regarding criminal behaviour and criminality will be presented.⁶² Here, the focus will be on social disorganisation theory, differential association theory, strain theory and social control theory.

2.3. Other theories on deviant behaviour

As seen from the introduction to this section, Sutherland defined criminology as a social phenomenon. As Sutherland was a sociologist, his definition is rather unsurprising. It was, however, Emile Durkheim (1858-1917) who lay much of the foundations for modern sociology and sociological criminology in the late nineteenth and early twentieth centuries. Durkheim’s pioneering study on social disorganisation would influence sociologists and criminologists well past his time. In contrast with psychological and biological positivism, theories with a sociological focus deviate from individualistic perspectives and focus more on social and environmental factors in a person’s life. At its core, sociology is about looking at the world from a critical perspective. What this means in relation to criminology is that it accepts that ‘crime’ is socially constructed, however, also acknowledging that this ‘crime’ poses a threat to society.

⁶¹ Wortley 2011, p. 184.

⁶² As with the previous discussions regarding criminological theories, an in-depth and all-embracing analysis of all other criminological theories in relation to criminology cannot be discussed within the constraints of this thesis. For a lengthier overview of sociological criminology, see for example Carrabine et al. 2004, for a discussion of sociology’s impact on criminology, see for example Deflem 2006.

Durkheim argued that the psychological and biological variants of explaining criminal behaviour were insufficient, as were the utilitarian concepts, which is why sociology as a separate discipline was needed.⁶³ Regarding crime, Durkheim stated that:

crime is normal because it is completely impossible for a society to be free of it ... [c]rime is necessary; it is linked to the fundamental conditions of all social life and, because of that, is useful; for those conditions to which it is bound are themselves indispensable to the normal evolution of morality and law.⁶⁴

Social disorganisation theories and later strain theories have their fundamentals in Durkheim's work. Durkheim argued that society is built upon the division of labour (specific work tasks and roles) and the collective consciousness.⁶⁵ Durkheim argued, that when societies become more complex – for example, in periods of rapid social change – regulation may be insufficient, which leads to a state of anomie (normlessness) and an anomic division of labour. Durkheim's concept of anomie entailed that “human beings are not complete... unless we submit to limitations. Since to do otherwise would merely be to give way to egoism and dissipation”.⁶⁶

Durkheim's work has been criticised, and his theories challenged, however, the importance of his work to criminology is nevertheless apparent. Durkheim essentially established crime as a social phenomenon, intertwined with society itself, where crime is essentially a product of a specific form of social order. Durkheim additionally emphasised that crime is a result of social disjuncture.⁶⁷

Henry McKay and Clifford Shaw (1899-1980 and 1895-1957, respectively) picked up on Durkheim's ideas through the 1930s and 1940s in the form of social disorganisation theory. Part of the Chicago school, they argued that crime is most prevalent in neighbourhoods

⁶³ Thompson 2004, p. 1. originally Durkheim, Emile *Les Règles de la méthode sociologique* published in Paris 1895. Translation by Margaret Thompson.

⁶⁴ Thompson 2004, p. 56-57, originally Durkheim, Emile *Les Règles de la méthode sociologique* published in Paris 1895. Translation by Margaret Thompson.

⁶⁵ Durkheim never fully explained what he meant with the 'collective consciousness' of society – as Newburn states “the assumption of consensus which underpins the notion of conscience collective is precisely that, an assumption, rather than something that Durkheim demonstrated empirically” see Newburn 2007, p. 174. Smith has since explored this matter and attempted to define, inter alia, what Durkheim meant with the collective consciousness of a society. See Smith 2014.

⁶⁶ Smith 2014, p. 27. Durkheim developed his concept on anomie in his book about suicide (this was a crime in most of Europe during his time of writing), and suicide could provide a “basis for illustrating the sociological aspect of even the apparently most individualised forms of deviance” Newburn 2007, p. 173.

⁶⁷ White & Haines 1996, p. 64.

marked by social disorganisation, which is characterised by a deterioration in informal social control and through the development and conveyance of criminal culture and values.⁶⁸ Shaw and McKay saw urban neighbourhoods as producers of crime, where the pressure of, inter alia, racial and ethnic heterogeneity, as well as poverty, crippled the social integration and institutions of the neighbourhood.⁶⁹ The theory later divided into two (rivalling) theories; social control theory, primarily advanced by Travis Hirschi (1935-2017) and differential association theory, as promoted by Edwin Sutherland, as will be discussed later.

Where Durkheim viewed anomie as a result of deficient regulation, Robert Merton (1910-2003) saw anomie as a result of unbalance between socially coveted aspirations (e.g. wealth) and the available methods for people to achieve these objectives.⁷⁰ Merton focused on identifying how social structures can apply pressure on individuals so that they resort to 'non-conforming' rather than 'conforming' conduct, where the focus lay on materialism and the 'American Dream'.⁷¹ In his 1938 published essay, Merton did not focus his view on the immediate neighbourhood (as the Chicago School did), but rather at America as a whole – and what was wrong with it. This was a result of the time in which Merton was active, the social state of the world after the great depressions of the 1930s and the social conflicts of U.S.A of the 1960s.⁷² Merton's anomie/strain theory focused on the strains that result from the gap between the aspirations of the American people (what they were taught to desire) and what they *de facto* could reach. Overly simplified, the theory argued that when an individual could not achieve the 'American Dream' through legitimate means, success could be attempted through illegal means; as a way to relieve the strain that was put on the individual because of the disjunction.⁷³

⁶⁸ Wilcox & Cullen 2010, p. xlii. The Chicago school is a term used for sociologists who worked at the university of Chicago during the 1920s and 1930s. According to these theorists, crime is caused by determining factors in their close environment. This conclusion was reached through studies on the environment of Chicago, which had grown exponentially from a town of 10 000 in 1860 to a city of over two million in 1910. This approach has also been called the ecological explanation of crime, see Burke 2009, p. 116, 344.

⁶⁹ Wilcox & Cullen 2010, p. xxxiii.

⁷⁰ Newburn 2007, p. 174-175.

⁷¹ At the core of the concept of the American dream is the thought that success is available to anyone who works hard, see Newburn 2007, p. 175.

⁷² Burke 2009, p.199.

⁷³ Wilcox & Cullen 2010, p. xxxiv. Merton's theory has been revised and revisited several times, notably by Albert Cohen in 1955 and Richard Cloward and Lloyd Ohlin in 1960, as a result of which Merton's strain theory was integrated into the Chicago school as a way of explaining why delinquent subcultures emerged, and how contact with these groups led youths into crime. See Wilcox & Cullen 2010, p. xxxiv.

Important to note is that strain theory mainly focused on crimes within the working class. Equally important to note is that strain theories largely ignored the pluralism of values in a society, as it bases its foundation on the consensus of a comprehensive aspiration (i.e. the American Dream), largely ignoring the many values that can exist in a society, as well as the concept of a society's values being moulded by those in power.⁷⁴

Furthermore, strain theories of the 1950s accepted the gender roles of the society without contemplating if the gender roles themselves were imposed on the women. A woman who wanted a career (if she had a choice) instead of a perfect husband was never really contemplated, where Albert Cohen argued in the 1950s that the major strain on young women was the tension that resulted in them wanting a perfect husband – not considering if this role was what women, in reality, aspired for. Additionally, theories of unemployment putting a strain on the man could equally well be applied to the woman in working-class neighbourhoods (as they did not have the 'privilege' of not working), however, this was not considered as Cohen's perspective was primarily middle-class.⁷⁵ Moreover, strain theories have been criticised for oversimplifying the correlation between unemployment and crime as well as ignoring structural inequalities in the capitalist system. However, strain theories helped move the perspective of crime away from a 'disturbed individual' and onto the effect that society has on the working-class offender.⁷⁶

Finally, differential association, as advanced by Edwin Sutherland (1940s) and control theories, mainly social bond theory (1969) as advanced by Travis Hirschi (1935-2017), will be the final theories discussed under general criminological theories. Sutherland, briefly a member of the Chicago School and influenced by the environmental focus in criminology, promoted differential association theory, which simplified, states that criminal behaviour is learned and essentially not that different to any other learned behaviour.⁷⁷

Sutherland argued that there are two types of explanations of criminal behaviour – the scientific explanation (such as biology) and the historical or genetic explanation of criminal behaviour, where explanations of criminal behaviour are made concerning a person's life

⁷⁴ White & Haines 1996, p. 71.

⁷⁵ White & Haines 1996, p. 68-69, 71-72.

⁷⁶ White & Haines 1996, p. 71-74.

⁷⁷ Hollin 2012, p. 87.

experience. It was in the realm of the genetic explanations of criminal behaviour that Sutherland explained the process by which an individual engages in criminal behaviour.⁷⁸

Sutherland argued his theory with nine key points:⁷⁹

1. Criminal behaviour is learned
2. Criminal behaviour is learned in interaction with other persons in a process of communication
3. The principal part of learning of criminal behaviour occurs within intimate personal groups
4. When criminal behaviour is learned, the learning includes
 - a. Techniques of committing the crime, which are sometimes very complicated, sometimes very simple
 - b. The specific direction of motives, drives, rationalisations, and attitudes
5. The specific direction of motives and drives is learned from definitions of the legal codes as favourable and unfavourable.
6. A person becomes delinquent because of an excess of definitions favourable to violation of law over definitions unfavourable to violation of law
 - a. This is the principle of differential association
7. Differential associations may vary in frequency, duration, priority, and intensity
8. The process of learning criminal behaviour by association with criminal and anti-criminal patterns involves all of the mechanisms that are involved in any other learning
9. While criminal behaviour is an expression of general needs and values, it is not explained by those general needs and values since non-criminal behaviour is an expression of the same needs and values.

Differential association, according to Sutherland, is thus the contacts (associations) of individuals and the behaviour they adapt and encounter. The theory argues that people adapt to their surroundings if no other aspect of their life conflicts with this surrounding; that is, people start to offend because of contact with criminal examples and an absence of non-criminal models. Nevertheless, not all learned behaviour affects whether or not a person becomes criminal or not, as a person has a plenitude of so-called neutral experiences that do not affect the person's inclination for offending (learning to wash your hands, brush your teeth, and so forth). Sutherland argues that a person's neutral experiences are an essential aspect of a child's life as neutral behaviour limits the time a child is in contact with criminal conduct.⁸⁰

⁷⁸ Sutherland 1939, p. 5-6.

⁷⁹ Sutherland 1939, p. 6-7.

⁸⁰ Sutherland 1939, p. 6-7.

As with other criminological theories, Sutherland's approach is not without its critics or faults. The theory does not explain why some people develop the associations they do or how the learned behaviour (the 'mechanisms' by which they learn) is acquired. Further, the theory does not answer why people subject to the same circumstances, and associations, differ in their inclinations to deviate.⁸¹ Additionally, arguments have been made that it is not so much other people's influence that determines deviance, as it is the selection of one's peers. Here the argument has been that people inclined to offend will seek out like-minded people as their peers, in whose company offending and deviant behaviour is more acceptable.⁸²

Travis Hirschi, one of the most widely known control theorists, questioned Sutherland's theory and argued that it is not so much a person's associations that determine delinquent behaviour as it is the person's social bonds. Control theories, of which Hirschi's social bond theory is part of, attempt to explain crime by researching a few functional factors that prevent individuals from offending. That is, control theories focus on what practical aspects can prevent crime, rather than other theories that mainly focus on the motives and meanings of the offence.⁸³ Instead of seeking causes for delinquent behaviour, control theories aim to answer why more people don't offend; "*Why don't we do it*" instead of "*Why do they do it*".⁸⁴ Control theories are thus geared towards why people resist deviant behaviour, whereas others do not. Hirschi's social bond theory's fundamentals argued that people have an inherent motivation to deviate, and it's a person's social bonds – such as attachments and involvements – that determine if the individual can resist the motivation to offend.⁸⁵ As such, the theory argues that deviant behaviour occurs when a person's social bond to society is broken or weakened. Society is here viewed in a vast sense and can thus mean a broad array of people: such as parents, friends, teachers, and institutions: such as school, work, and church.⁸⁶

⁸¹ Newburn 2007, p. 152, 194 and Hollin 2012, p. 87.

⁸² Newburn 2007, p. 194.

⁸³ Rock 2012, p. 49-50.

⁸⁴ Hirschi 1969, p. 34.

⁸⁵ Wilcox & Cullen 2010, p. xliii.

⁸⁶ Hirschi 1969, p. xvii-xviii.

Hirschi divided 'the bond' into four different parts: attachment, commitment, involvement, and belief. Attachment refers to how sensitive an individual is to the opinion of others, e.g. if you respect the opinions of your parents, you are less likely to offend. Commitment refers to how much time and energy an individual has put into conforming, e.g. if a person has spent a lot of energy on building a business, the cost of deviant behaviour might be too high. Involvement refers to how much time a person has for deviant behaviour, that is, a person might be too occupied with conventional activities (deadlines, working hours and plans) to have time to deviate. Finally, belief refers to how much a person values the rules of society, if a person has a strong belief in legal regulations and believes they should be followed, the probability of deviant behaviour decreases.⁸⁷

Hirschi later revised his theory together with Michael Gottfredson (1990) into a self-control theory. Essentially the theory argues that the differences in self-control (that are established in childhood) determine deviant behaviour throughout an individual's life.⁸⁸ The basis of the theory stated that low self-control leads to deviant behaviour because of its fast and straightforward way of receiving gratification.⁸⁹

Social bond theory, despite its significant influence, has been criticised for several reasons. It does not, for example, explain why social bonds vary in strength, nor does it explain why a specific type of deviance occurs (i.e. why do some become murderers and others home invaders).⁹⁰ The self-control theory, equally important but not without critics, has been criticised for simply being a circular argumentation (if low self-control is a cause for crime, will offending in itself be used as an indicator of low self-control?) as well as the concept of self-control being immensely difficult to research – i.e. how is one to measure it empirically.⁹¹

At this point, general theories on crime and criminal behaviour have been discussed. One should note that the classification of these theories is not absolute, as different scholars place these theories under different classifications. Burke (2009), for example, classifies

⁸⁷ See Hirschi 1969, p. 16-34. For a short overview of Hirschi's theory, see Rock 2012, p. 49-50.

⁸⁸ Hirschi 1969, p. xiii.

⁸⁹ Rock 2012, p. 50 and Wilcox & Cullen 2010, p. xlv.

⁹⁰ Newburn 2007, p. 234.

⁹¹ Newburn 2007, p. 237.

Sutherland's differential association under psychological positivism, whereas Sutherland and Cressey (1960) define the theory as a sociological theory of criminal behaviour. Likewise, Newburn (2007) classifies control theories as their own class of theories, whereas Rock (2012) places Hirschi's theories under sociological criminological theories. At this point, it is quite apparent that several of these theories intertwine and borrow elements from one another, where some contemporary sociological theories borrow from the rational actor model, in the same way that psychological positivism continues to have an impact on offender profiling today. These theories should thus be read with a larger context in mind, and especially regarding the older theories, as products of their time. The theories discussed here have been picked due to their prevalence in criminological literature, where I have found these to be the most relevant. As such, an objective view into the theories has been attempted, however, a certain subjective factor to the reason why some theories have been left out remains, especially regarding their seeming irrelevance for the criminological research of white-collar crime.

In the following sections, international approaches to criminological research and the specific criminology of white-collar crime will be discussed.

3. Globalisation and criminology

One of the failings of modern (Western) criminological theory, is that it claims to be universal.⁹² However, it should not come as a surprise that the theoretical assumptions of Western criminology, when applied to other areas and contexts, are misleading, unhelpful or simply miss the point.⁹³ Staring blindly at Western criminology risks resulting in an ethnocentric view of crime where we assume that 'our' way of thinking is universally shared and applicable to all.⁹⁴ As discussed in the previous section, criminology can be categorised as a body looking at crime as a social phenomenon. As the social context in which criminology is studied is often that of one's society, ethnocentrism and over-generalisation are to be expected. Nonetheless, it is vital to be aware that criminology, in the traditional

⁹² Bowling 2011, p. 362.

⁹³ Cain 2000, p. 239.

⁹⁴ Nelken 2009, p. 291.

sense, and despite its claims of universality, are predominantly Western constructions that do not readily apply to other contexts.⁹⁵

To dismantle the constricted ethnocentrism of criminology, comparative, transnational and global approaches to studying crime and deviant behaviour have been developed. These approaches and the differences between them will be shortly discussed in the following sections.⁹⁶ As with other theories and approaches within criminology, these different approaches share several common features. Nonetheless, the approaches differ in certain aspects, which is why they will here be treated as distinct approaches to the study of crime.

Transnational, comparative and global approaches are various ways in which contemporary criminology has sought to cure its ethnocentric myopia. Each approach shares some common features, but while comparative criminology seeks to compare one place with another, transnational criminology aims to study the linkages between places, and global criminology aspires to bring together transnational and comparative research from all regions of the world to build a globally inclusive and cosmopolitan discipline.⁹⁷

An understanding of globalisation is needed to understand the growing need for global, comparative and transnational criminology. As such, a short tangent into globalisation and what the term entails will be presented next.

3.1.Globalisation and crime

A concise and precise definition of the term globalisation is not readily available, nor is that something that will be attempted in this thesis. A quick search of the term will grant several different definitions, where Merriam-webster defines it as ‘the act or process of globalising... especially the development of an increasingly integrated global economy marked especially by free trade, free flow of capital, and the tapping of cheaper foreign labour markets’.⁹⁸ The Cambridge dictionary defines globalisation as, inter alia, “a situation

⁹⁵ For a discussion on ethnocentrism in criminal justice see for example Nelken 2009.

⁹⁶ For an lengthier overview of transnational and comparative criminology see for example Sheptycki & Wardak 2005.

⁹⁷ Bowling 2011, p. 363. For a discussion on the role and development of Western criminology in the global context, especially regarding Asian comparative criminology, see Liu, Travers, & Chang 2017.

⁹⁸ Merriam-Webster n.d.

in which available goods and services, or social and cultural influences, gradually become similar in all parts of the world”.⁹⁹

Many conceive globalisation as something new and modern, however, it can be argued that globalisation is as old as humanity itself, where humans have ‘globalised’ for as long as they have existed. Therefore, it can be argued that globalisation and its correlation to crime are not something new and that global crime existed long before the internet or air travel. For example, attempts to bypass laws and cross-border regulation date back to at least medieval times, where legends tell us about the Persian monks that, by order of Emperor Justinian I, smuggled silkworms out of China, thus breaking the Chinese silk production monopoly and simultaneously laying the foundation for the Byzantine silk production.¹⁰⁰

The British sociologist Anthony Giddens defined globalisation in 1990 “as the intensification of worldwide social relations which link distant localities in such a way that local happenings are shaped by events occurring many miles away and vice versa.”¹⁰¹ Similarity, integration, linkages, and processes are concepts shared within many definitions of globalisation. Globalisation is viewed as something akin to a process by which distant places and events become closer to each other. Globalisation can refer to the widely used phrase “the world is getting smaller”, as the widespread use of communications, ease of travel and multinational corporations result in events in one place having potentially great consequences in a faraway location. The use of globalisation in this thesis will refer to both Giddens definition and simplified, Tim Newburn’s summary of the term:

‘Globalisation’ is a term that has now entered the everyday language. It is generally used as a short-hand way of referring to a set of changes that give the feel of a shrinking world: much faster internationalised means of communications; much greater movement of goods and peoples; and a perceived reduction in the importance of national boundaries in everything from trade to politics.¹⁰²

Globalisation, as the increased international mobility of people as well as new technologies, has paved the way for new forms of crime. However, as globalisation is not anything new and unique for today, nor are all crimes related to globalisation ‘new’ crimes; for instance,

⁹⁹ Cambridge Dictionary n.d.

¹⁰⁰ Ertl 2006, p. 249 and Grabosky 2009, p. 129.

¹⁰¹ Giddens 1990, p. 64.

¹⁰² Newburn 2007, p. 868.

internet fraud is still just another version of fraud.¹⁰³ In fact, a lot of the ‘new’ crimes attributed to globalisation can be simply seen as old crimes revamped to match the modern world; buying women on the internet for sexual purposes is still human trafficking, and stalking through social media channels is ‘just’ another form of stalking. However, it can likewise be argued that the internet has advanced the sheer magnitude and ease of committing these crimes so much so that these ‘old’ crimes should, in fact, be regarded as a new dimension and problem.¹⁰⁴

I would tread carefully in creating new crimes simply ‘because of the internet’ or blaming technology for these ‘new’ crimes, for example, fraud, identity theft and harassment have been around substantially longer than the internet. Nonetheless, telecommunications’ role and the ease by which these crimes are committed cannot be negated. Further, the scope of these crimes and the context within which they are committed has changed so much that viewing them as ‘new’ crimes is not too drastic of a statement.

As can be seen from the above, globalisation as a term is ambiguous and fluid regarding, *inter alia*, its origins and scope.¹⁰⁵ As such, it is crucial to be attentive to the use of globalisation as a source of all evil, that is, as the sole reason why, e.g. cybercrimes exist. However, all ‘new’ forms of crimes should not be disregarded as simply updated forms of ‘old crime’, as this would be a drastic generalisation. While we cannot blame all ‘new’ crimes on globalisation, we cannot disregard the fact that the rapid change of the world in the past decades has created some ‘new’ forms of crime, especially when looking at the sheer magnitude and scope of some of these crimes. This is especially true regarding true forms of ‘new’ crimes, such as computer virus design and different forms of computer hacking.

As can be deduced from the above, globalisation is not inherently good or evil. It does not solely result in the cultural appropriation of indigenous cultures, and its economic effects are not exclusively profitable. The term itself is unclear, and it is not easy to develop clear

¹⁰³ Newburn 2007, p. 869.

¹⁰⁴ Van Swaaningen 2011, p. 136.

¹⁰⁵ There has been a lot of debate on when globalisation can be seen to have emerged and how it has spread. Illustrative of this is the magnitude of textbooks and articles that have been written on the subject. For an overview of some of the basic themes of globalization and the history of the concept see for example Scholte 2000.

causational links between crime and globalisation, nor is this the purpose of the present discussion.

Thus, the purpose here is not to provide a straight cause-and-effect discussion between crime and globalisation, but rather discuss the *correlation* between globalisation and crime, looking at the opportunities that globalisation has created, how these opportunities have changed throughout the decades and how these opportunities have affected crime and deviant behaviour. Hence, globalisation will here be treated as a neutral concept, a facilitator of sorts – “globalisation creates new and favourable contexts for crime”.¹⁰⁶ This is the perspective through which I will refer to globalisation, the internationally oriented criminological approaches and eventually, white-collar crime. The above discussion regarding globalisation and crime will be continued in more detail in sections regarding white-collar crime below.

3.2.Comparative, transnational and global criminology

Many definitions have been put forth on comparative criminology and what it entails, however, Beirne and Nelken’s 1997 definition seems to describe comparative criminology best. As per their definition, comparative criminology is “the systematic and theoretically-informed comparison of crime in two or more cultures”.¹⁰⁷ Thus, the core focus is the same as in traditional criminology – on crime as a social phenomenon – where the scope is merely on a broader scale. If a conventional criminologist looks at crime domestically, the research becomes comparative when the criminologist includes another country into the research scope.¹⁰⁸ It is additionally essential to try to note the distinction between comparative criminology and comparative criminal justice. Whereas comparative criminology focuses on the study of crime, comparative criminal justice focuses on the structures and policies aimed at maintaining order in societies, for example, regarding the criminal procedure or how the police are organised and structured.¹⁰⁹

¹⁰⁶ Findlay 1999, p. 1.

¹⁰⁷ Beirne & Nelken 1997, p. xiii, cited by Dammer, Reichel, & He 2005, p. 25.

¹⁰⁸ Dammer, Reichel, & He 2005, p. 25-26.

¹⁰⁹ Dammer, Reichel, & He 2005, p. 26, 29.

Essentially all social science involves some comparison and research on discrepancies, as this was, for example, essential to the work of Durkheim. Thus, a clear and distinct line between the study of criminal justice and comparative criminal justice, or between traditional criminology and comparative criminology, cannot, and should not, be drawn.¹¹⁰ The main point here is simply to acknowledge that comparative criminology's primary focus is that of comparing crime across cultures and countries. However, it should additionally be noted that "any criminology worthy of the name should contain a comparative dimension. The contents of cultural meanings that are loaded into the subject of criminology are too variable to be otherwise."¹¹¹

Comparative criminology thus provides data across different countries, which is helpful and important in comparing experiences and crime rates in different parts of the world. This, in turn, provides a basis for stronger criminological theories with wider applicability.¹¹² Despite the importance of the comparative dimension, within this field lie several methodological issues, especially regarding the comparative research of crime trends. Issues relate to, *inter alia*, which countries to compare, what data to collect (and how) as well as what data to use.¹¹³

Comparing countries can be done through the 'most different' or 'most similar' approach, where the 'most different' approach compares countries whose structures are as distinct as possible. The 'most similar' approach then compares countries that are most akin to each other regarding their structure and culture. The 'most different' approach works best when testing a theory's generalisability, whereas the 'most similar' approach works best in building a theory through induction.¹¹⁴ As shown in sections 5 and 6 when comparing Finland and Sweden, a 'most similar' approach has been used in this thesis.

The use of statistics in criminological research has been highly debated within the field for several reasons. Regarding crime trends, for example, the validity of using official statistics has been questioned due to the 'dark figure' as well as the changes in legislation and

¹¹⁰ Nelken 2010, p. 13.

¹¹¹ Hardie-Bick, Sheptycki, & Wardak 2005, p. 1.

¹¹² Bowling 2011, p. 363.

¹¹³ Estrada & Westfelt 2005, p. 19.

¹¹⁴ Estrada & Westfelt 2005, p. 19-20.

policies.¹¹⁵ Official statistics can be of great use, but the application of them demand caution. This is largely due to the mentioned ‘dark figure’ but also because of the statistics reflecting “the specific administrative, legal and cultural processes within which the criminal justice bureaucracies are embedded”.¹¹⁶ That is, the fact that different countries publish crime statistics regarding similar crimes does not mean that they are collected in the same manner or that they depict the same thing. Nonetheless, crime statistics are essentially the most comprehensive source of crime data available, they are relatively easy to access and national statistics can provide the elements needed to understand criminal patterns.¹¹⁷

Regardless of the apparent methodological problems that face comparative criminology, the increasing inter-connectedness of the modern world demands that criminologists and those that study crime consider what is happening in the world around them. Crime in one country is not isolated from global developments, where scholars are aware of the need to, inter alia, account for legal developments in neighbouring countries when searching for causations of crime.

Comparative criminology is not a new field, as the likes of Beccaria and Bentham regularly compared the situations in their domestic countries to the situation in other countries.¹¹⁸ However, this method of comparison diminished in popularity, and ironically, the more established criminological theory became in a country, the more nationally oriented it became. This is further illustrated by the minimal prevalence that comparative criminology has in criminological textbooks.¹¹⁹ Nonetheless, an increasing interest in comparison and international trends in crime have been developing in the last decades, where many Europeans mark the fall of the Iron Curtain in 1989 as the turning point toward increased interest in criminology outside the national borders. Another reason for increased interest in comparative criminology can be traced to transnational and cross-border crime research. However, it should be noted that the increased interest in international themes is not so much

¹¹⁵ The dark figure represents the discrepancy between the reported offences and the offences that are actually committed, Estrada & Westfelt 2005, p. 21.

¹¹⁶ Young 2005, p. 52. The use of statistics is a wide and debated field and cannot be fully discussed here, for a concise and well-presented overview over the methodological problems affecting the use of statistics see especially Estrada & Westfelt 2005.

¹¹⁷ Young 2005, p. 49-50.

¹¹⁸ Van Swaaningen 2011, p. 125.

¹¹⁹ Van Swaaningen 2011, p. 125.

genuine interest in other cultures as it is a showcasing crime's increasingly international character.¹²⁰

Whereas comparative criminology compares one place to the other, transnational criminology seeks to study the connections between places – that is, for example, how criminal behaviour is linked across a time and place.¹²¹ The difference between these approaches is best described through an example, such as the research on illegal drugs. Here, comparative criminology would aim to describe how the use of drugs has developed in the countries of study. Transnational criminology on the other hand would attempt to explain how the production, distribution and consumption of the drugs are linked. That is, a transnational approach could attempt to explain the complex distribution system of illegal drugs, or how decisions regarding drug use in one country could potentially have far-reaching effects in some other place.¹²²

As such, where comparative criminology studies the nature of crime in different countries, transnational criminology looks at cross-border crime, almost as a 'connect the dots' game that requires extensive geographical knowledge.¹²³ Transnational criminology is widely used in the study of organised crime, as money laundering and human trafficking are increasingly transnational.¹²⁴ Whereas comparative criminology is of use in the *comparison* of countries and cultures, its faults lie in the fact that the approach uses nation-states as the unit of analysis, where the focus lies on statistics and indicators of typical crimes (murder, robbery, assault).¹²⁵ Nonetheless, when discussing the collected case material below, a comparative approach is evident, especially regarding discussions on crime trends and the differences between Finland and Sweden.

Comparative criminology does not, in its traditional sense at least, consider the fluidity of the globalised system, and as such, does not fully capture the interconnectedness of the modern world.¹²⁶ Populations move, cities are multicultural and social life is not as bounded

¹²⁰ Van Swaaningen 2011, p. 126.

¹²¹ Bowling 2011, p. 363.

¹²² Bowling 2011, p. 364.

¹²³ White 2010, p. 245 and Bowling 2011, p. 364.

¹²⁴ Friedrichs 2007, p. 7.

¹²⁵ Sheptycki 2011, p. 145, 147.

¹²⁶ Sheptycki 2011, p. 147.

of borders and the nation-state as it once was; “as social life is lived transnationally, so too is crime manifest transnationally.”¹²⁷ However, comparative criminology should not be discarded on the basis that it does not consider globalised linkages in the way transnational criminology does. What comparative criminology does is challenge criminologists to look outside domestic borders and ultimately make criminologists more reflexive and less ethnocentric by way of making researchers study the ‘other’.¹²⁸

Where comparative criminology compares and transnational criminology links, global criminology more or less acts as the context in which these fields are studied. The central premise of global criminology is that the world is subject to significant changes that considerably affect crime and its control.¹²⁹ This need for a worldwide structure has its roots in the argument that criminology cannot remain relevant in the 21st century if it does not adopt a global framework and focus more on transnational crimes and criminal justice.¹³⁰ Global criminology's global nature means that crimes with a specific geographical nexus fall outside of its scope. That is, it deals with global crime, where the *locus delicti* is unclear and has a global impact – financial crime, cybercrimes and eco-crimes being prominent examples.¹³¹ In its truest form, global criminology should then include both transnational and comparative elements, with involvements and contributions from scholars from all over the world.¹³²

Three main reasons can be distinguished as the catalyst for the opening and emergence of the need for genuinely global criminology. Primarily, Western models that explain the changes in the world are insufficient due to changing power structures. As such additional, more inclusive models are needed to understand the occurring developments.¹³³ Secondly, and as mentioned previously, the concept of a nation-state is changing, where globalisation has put pressure on the traditional concept of state sovereignty.¹³⁴

¹²⁷ Hardie-Bick, Sheptycki, & Wardak 2005, p. 2.

¹²⁸ Nelken 2012, p. 139.

¹²⁹ Friedrichs 2011, p. 176.

¹³⁰ Friedrichs 2007, p. 6.

¹³¹ Van Swaaningen 2011, p. 133, 135-136.

¹³² Bowling 2011, p. 365.

¹³³ Van Swaaningen 2011, p. 133.

¹³⁴ Van Swaaningen 2011, p. 133.

Illustrative of the second point is the thought of identifying our cultures not through territorial terms but through ‘landscapes’ that are not tied to a specific geographical, bordered, location. Appadurai describes five different dimensions (or ‘landscapes’) through which culture – and some criminal problems – can be comparatively analysed without having to constrain oneself on national borders. An example of such a ‘landscape’ is the ‘ideoscapes’ in which we live, which shape the way we see, for example, our freedom, welfare, and human rights. Our nationality per se does not shape these ‘ideoscapes’, but, inter alia, our history, religion, and friends. According to this view, we also live in different ‘ethnoscapes’ that determine how we see the world around us and give meaning to our social roles. Further, different ‘technoscapes’ determine our possibilities to travel and internet usage, and different mediascapes determine our access to information and the type of information we want (and can) consume. Noteworthy is that this perspective on culture and criminology enables the study and development of criminological policies that are not bound by stereotypical notions of national law.¹³⁵

Thirdly, and in connection with the second point above, today's criminological problems cannot be analysed through conventional trans- or international comparative means, as the scope of these problems is truly global (for example, cybercrimes).¹³⁶ Therefore, global criminology does not replace comparative or transnational criminology. It mainly provides a much-needed widened scope and tool for the field of comparative criminology that is not nationally bound.

In this section, I have only presented three different approaches utilised in criminological studies of the globalized world. These have been chosen as they are most prevalent in literature as well as of most use for this thesis. Worth mentioning is additionally international criminology, which focuses on international crimes that are widely recognized and international in character, such as genocide. The need for a true form of international criminology was accentuated by the fact that international criminology, despite its international nature, was for a long time focused on theft, assault, and murder, in the small (domestic-like) scale and only in peacetime. Here the establishment of the International Tribunals for Kosovo and Rwanda helped further the identification and acceptance of the

¹³⁵ Appadurai 1996, p. 33-38 and Van Swaaningen 2011, p. 134-135.

¹³⁶ Van Swaaningen 2011, p. 133.

specific character of grave international crimes.¹³⁷ Criminologist Sibo van Ruller enlightened this best through comparing the themes (which, according to him, remained at the level of shoplifting and burglary) discussed at international criminology conferences before and after World War II by stating that

In the meantime, Europe had been on fire. States had committed mass murders. [...] In cities like Amsterdam some 10 per cent of the population had been killed. And that was all done by murderers who probably had normal levels of serotonin and testosterone, who did not have a troublesome childhood and who had had a Christian upbringing.¹³⁸

A summary of the differences between comparative, transnational, international and global criminology is presented below. In the following sections, I will turn to white-collar crime, the criminological study of it and its relations to globalization.

4. White-collar crime

White-collar crime has been mentioned a few times throughout this thesis, and at this point, it is time to delve into the actual definition and scope of the term and concept. Worth mentioning here is, however, the unclarity of the term, which goes as far as debates on the correct spelling of ‘white-collar’. Here white-collar, hyphenated, is used, as it seems most predominant (and grammatically correct), as prominent criminologists such as Geis, Hirschi, and Gottfredson all have used this form of spelling. However, other scholars such as Friedrichs (and occasionally Sutherland, however he has used both versions of the spelling) have chosen to use the unhyphenated version, as Friedrichs argues, *inter alia*, that the unhyphenated version induces a less literal reading of the term, where the concept should be looked at more as a metaphor.¹³⁹

As will be shown below, Edwin Sutherland had an indisputable impact on the field of white-collar crime research, not only because he coined the term ‘white-collar crime’. It is equally important, however, to note that white-collar crime (in the sense of ‘economic’ or ‘elite’ crime) is not something new to the 20th century as it existed before Sutherland’s discovery;

¹³⁷ Van Swaaningen 2011, p. 127.

¹³⁸ van Ruller 1999, p. 24, cited by Van Swaaningen 2011, p. 127.

¹³⁹ Friedrichs 1996, p. xvi.

for example, Edward Alsworth Ross talked about the ‘criminaloid’, as a respected businessman who does not work from an evil impulse but a moral insensibility.¹⁴⁰

Further, Albert Morris's discussion on ‘criminals of the upperworld’ in his book *Criminology* essentially refers to what we today know as white-collar crime.¹⁴¹ In his text on criminals of the upperworld, he distinguished between criminals of the ‘underworld’ and ‘upperworld’, where the latter referred to the ambiguous group of socially respected and intelligent criminals who can move amongst law-abiding citizens without being regarded as criminals. Morris included several examples of these upperworld criminals, such as law enforcement officials that break laws to enforce other laws and contractors who substitute materials for inferior ones to maximise profit. Additionally, inter alia, government officials and investment bankers were included in Morris's list of examples, all explaining different forms in which illegal activity can (mainly unnoticeably) occur. Morris additionally emphasized that the criminals of the upperworld are genuinely criminal, not only metaphorically so, even though they may not be viewed as such by society and culture.¹⁴²

Like traditional crimes, white-collar crimes are today regarded as threats to society. Nonetheless, white-collar criminality differs from traditional street crimes in two central aspects; impact and modus operandi. White-collar crimes impact, on a scale, more victims than a run-of-the-mill murder. Additionally, in a strictly monetary sense, white-collar crimes are (usually) costlier than traditional offences. Regarding the modus operandi, force and violence play a secondary role, where the offender primarily relies on greed, deceit, and concealment, playing on the victim's naivete.¹⁴³ As such, violence can play a part, however, it is not the primary mode of operation for the offender. Another core difference is that with white-collar crimes, the victim might not know that they have been a victim of a crime, sometimes for a long period after the offence. The perpetrator thus relies on the victim's ignorance more in white-collar crimes than in traditional offences. The offences are also

¹⁴⁰ Ross 1907. The concept of the ‘criminaloid’ was additionally not Ross’ original concept, as Cesare Lombroso spoke of criminaloids in his 1875 published *L’Uomo Delinquente*. Lombroso defined criminaloids as ‘occasional criminals’ who offend when opportunities for this arise, where a predisposition for criminal behaviour is nevertheless present. See for example Burke 2009, p. 65.

¹⁴¹ Geis 1968, p. 22.

¹⁴² Morris 1935, p. 152-158.

¹⁴³ Bequai 1978, p. 3.

more international in scope, e.g., price-fixing can have far-reaching consequences on several continents.¹⁴⁴

It is important here to not get lost in the jungle of theories and vague definitions that often mark research on white-collar criminality. It is essential to note that at their core, white-collar crimes do not differ that much from traditional offences in one principal aspect: the objective. The aim of a white-collar offence is essentially “to gain at the expense of someone else”, and whereas the setting of the offence and the background of the offender might vary, the objectives of these separate classifications of crimes (traditional versus white-collar) are still similar.¹⁴⁵

4.1. Definition and range

Despite white-collar crime existing before Sutherland coined the term, Edwin Sutherland is still widely regarded as the discoverer of white-collar crime as it is observed today. Sutherland’s presidential address to the American Sociological Society in 1939 is considered the introduction of the term and concept, where his paper *White-collar criminality*, published the following year, expanded on the topic. The paper essentially argued that the existing theories on crime and criminal behaviour were insufficient in explaining white-collar criminality. He thus emphasized the need to view white-collar criminality as real crime and something in need of a criminal behaviour theory.¹⁴⁶

Sutherland argued that criminology had been too focused on street-level crime, therefore ignoring crimes committed by the rich and powerful. Through this exclusion, criminological theories where poverty was viewed as the causation to criminality had been created – think, for example, of Merton’s strain theory. This then did not explain why the rich and privileged offended, which in turn led to a skewed view of crime; what academics today would call

¹⁴⁴ Bequai 1978, p. 3.

¹⁴⁵ Bequai 1978, p. 3. Notable is additionally that in this thesis I will not go into the discussion on if white-collar crime, is in fact, crime. Looking at society as it stands today, I argue that enough evidence exists to suggest that white-collar criminality can be regarded as crime in its truest form, in the same way as murder, rape and theft are considered crimes. This has additionally been noted in surveys in the recent decades, where it has been found that some forms of white-collar crimes are ranked similar with street crimes by the public, see Benson, Madensen, & Eck 2009, p. 175.

¹⁴⁶ Sutherland 1940.

“sample selection bias”.¹⁴⁷ Sutherland then coined the term white-collar criminality in an attempt to direct focus away from the historical predisposition of criminology, as he argued that the same theories applied to murder and theft could not, as such, be applied to white-collar criminality. Sutherland argued that

the conception and explanations of crime ... are misleading and incorrect, that crime is in fact not closely correlated with poverty or with the psychopathic and sociopathic conditions associated with poverty, and that an adequate explanation of criminal behavior must proceed along quite different lines. The conventional explanations are invalid principally because they are derived from biased samples. The samples are biased in that they have not included vast areas of criminal behavior of persons not in the lower class. One of these neglected areas is the criminal behavior of business and professional men...¹⁴⁸

So, what is then, white-collar crime? Sutherland defined it as a “crime committed by a person of respectability and high social status in the course of his occupation”.¹⁴⁹ Sutherland additionally defined a white-collar criminal as “a person in the upper socioeconomic class who violates the laws designed to regulate his occupation”.¹⁵⁰ However, this definition has not been universally accepted. For example, Edelhertz criticised Sutherland’s definition for its focus “on who the offender was and where the offense was committed, rather than on the nature of the antisocial behaviour that we are concerned with”.¹⁵¹ This was a core concept that garnered Sutherland a lot of criticism, as prior to Sutherland’s book, definitions of criminality primarily focused on the criminal act (the definition) instead of on the offender committing the crime.¹⁵²

The criticism was not only directed at the focus on the offender but also on the illegal acts themselves, that is, is white-collar crime, really, crime? As Sutherland focused mainly on crimes of business, violent crimes were largely overlooked. At the time, this was an argument used in debates of white-collar crimes not being actual crimes at all, or at least that white-collar criminals were not ‘real’ criminals compared to murderers or rapists.¹⁵³ Some

¹⁴⁷ Berk 1983. See also Simpson & Weisburd 2009, p. 3.

¹⁴⁸ Sutherland 1940, p. 2.

¹⁴⁹ Sutherland, Geis, & Goff 1983, p. 7. This cited volume is the uncensored version of Sutherland’s highly influential 1949 book *White collar crime* – where the main difference is the introduction written by Geis and Goff and the uncensored names of corporations and case histories that were not allowed in the 1949 version due to the publisher’s fear of liability of singling out certain corporations as criminal.

¹⁵⁰ Sutherland 1956, p. 79.

¹⁵¹ Edelhertz 1983, p. 110.

¹⁵² Brody & Kiehl 2010, p. 351.

¹⁵³ Coleman 1989, p. 2.

objected to Sutherland's definition, arguing that it did not distinguish between corporations as entities and crimes of the corporation's individual members.¹⁵⁴ Further, arguments were made that Sutherland's focus on the offender's occupation led to crimes such as tax evasion falling outside the term's scope.¹⁵⁵ Sutherland's definition and use of the term white-collar was thus occasionally heavily criticised, where, for example, Edelhertz called the term "totally inadequate".¹⁵⁶

Due to the confusion of the concept, many different terms to explain parts or the whole array of 'white-collar crimes' have been introduced since Sutherland's presidential address. These terms include but are not limited to *occupational crime*, *business crime*, *economic crime*, *elite crime*, *corporate crime*, and *computer crime*. These terms have different connotations and deal with a part of what can be classified as white-collar crime.¹⁵⁷

At this point, it is essential to note that Sutherland revised and changed his definition of white-collar crime on several occasions, which is why his definition should not be taken too literally and thus grant the concept some (if not a lot) of flexibility. However, this flexibility can backfire when the term 'white-collar crime' is used to describe a too wide array of crimes – essentially making the term meaningless. This can be seen from attempts to widen the concept to include a variety of crimes, such as Webster's expansive definition – which was used by the FBI during his time as head of the bureau:

The working definition of "white-collar crime" used by the Federal Bureau of Investigation ("FBI") encompasses a wide range of illegal acts... includes those crimes that are committed by non-physical means to avoid payment or loss of money or to obtain business or personal advantage where success depends upon guile or concealment.¹⁵⁸

¹⁵⁴ Geis 1962

¹⁵⁵ Coleman 1989, p. 3.

¹⁵⁶ Edelhertz additionally argued that equally inadequate is the "descriptor 'economic crime' that is increasingly used in the United States and is the prevailing term abroad. The very word 'crime' is out of place here because we are dealing with behavior and activities that, spectrum-like, merge imperceptibly into one another, with the legitimate and laudable on one end and the dishonest and disreputable on the other." Edelhertz 1983, p. 109.

¹⁵⁷ Friedrichs 1996, p. 5. Noteworthy are additionally the several meanings that can be attached to the term 'crime' (legalistic, humanistic, political), where some prefer the term deviance. See Friedrichs 1996, p. 5-6 for a short discussion on this.

¹⁵⁸ Webster 1980, p. 276.

Webster's definition built upon Edelhertz's definition from 1970, which is a prominent alternative to Sutherland's definition ("an illegal act or series of illegal acts committed by nonphysical means and by concealment or guile, to obtain money or property, to avoid the payment or loss of money or property, or to obtain business or personal advantage").¹⁵⁹

The problem of a wide definition of the likes of Edelhertz or Webster is that it excludes crimes committed through physical harm. This is troublesome, as it excludes the one thing that usually gives reason for societal concern; physical harm is typically the trigger for concern in a community.¹⁶⁰ That being said, usually, violence and physical harm are not the main characteristics of white-collar crimes. Violence can be used and can be present in the core crime's outer skirts (for example in the cover-up of the *actual* white-collar crime), but it is not the primary identifier of the white-collar crime. Accordingly, I do not find the exclusion of physical means as troublesome, as long as it is noted that physical means can be included in the larger scope of the committed crimes.

The main problem with a wide definition is the disregard for the social status of the offender. This seems to be a widely accepted critique of an expanded definition; for example, Coleman argues that this disregard leads to the actual term losing all its meaning. This is due to the origins of white-collar crime, according to which the whole point is to be able to look at the acts of the mighty and privileged.¹⁶¹ As noted earlier, Sutherland coined 'white-collar crime' as a reaction to criminology's focus on the lower-socioeconomic class and street-level crime. Thus, if you include all non-violent illegal acts into the context of white-collar crime, a friend's attempt to trick another friend into giving him a beer would be included in the scope of white-collar crime – rendering the term and concept, according to Coleman, practically useless.¹⁶²

Additionally, Braithwaite (and others) argue that if the offender's status is excluded, most white-collar criminals "end up having blue collars".¹⁶³ That is, a total disregard for the social status of the offender in all cases involving illegitimate monetary gain would lead to, inter

¹⁵⁹ Edelhertz 1970, p. 3.

¹⁶⁰ Braithwaite 1985, p. 18.

¹⁶¹ Coleman 1989, p. 3.

¹⁶² Coleman 1989, p. 3.

¹⁶³ Braithwaite 1985, p. 18.

alia, welfare frauds being included in the scope of white-collar criminality. This is not inherently wrong; however, were these crimes included in white-collar theories, the theoretical approaches would have to be different from the ones developed (which are historically based on high-status offenders).¹⁶⁴ This could potentially lead to a dilution of the white-collar term, as virtually all illegal means of obtaining money would become white-collar crimes (as Coleman argued above).

However, as problematic as excluding the offender's status from the definition, is Sutherland's requirement that for a crime to be classified as a white-collar crime, a person of 'high social status' must act as the perpetrator. Here Braithwaite argues that this is "an unfortunate mixing of definition and explanation, especially when Sutherland used the widespread nature of white collar crime to refute class-based theories of criminality."¹⁶⁵

Thus, despite the faults mentioned above regarding a wider definition, widening the scope of white-collar criminality to include, inter alia, a focus on the offence itself, instead of solely on the offender, has been a significant change. This is mainly due to traditional white-collar crimes, such as bank fraud, counterfeiting, and embezzlement, that today are increasingly committed by those in (for example) junior positions, and not just seniors and executives.¹⁶⁶

The point of this thesis is not to debate the over- or underinclusiveness of the concept of white-collar criminality, nor will I attempt to specify a pure and correct definition of the concept. White-collar crime, as an all-inclusive *term*, will be used, simply due to a lack of a better option. As debated as the term 'white-collar' is, a better option has simply not been introduced. Attempts at alternatives to the term have been presented, but they have fallen quite flat, proven inadequate, or have failed to gain general acceptance. The fact of the matter is that white-collar crime, despite its many flaws, inconsistencies, and vagueness, has become ingrained in the legal and social vocabulary, where Green states that "the term persists and proliferates not so much in spite of its lack of definitional precision, but because of it".¹⁶⁷

¹⁶⁴ Braithwaite 1985, p. 18.

¹⁶⁵ Braithwaite 1985, p. 3

¹⁶⁶ Brody & Kiehl 2010, p. 351-352.

¹⁶⁷ Green 2006, p. 9.

The problem of the vague definition of white-collar crime has been solved in academic circles through research on specific violations of laws – such as tax, consumer protection or environmental. As useful as such a research focus is, this does not result in an all-encompassing study on white-collar crime, which is why both the wide definition, as well as a narrower focus on specific crimes included in white-collar crime is needed. This is why Braithwaite suggests that “we should cling to Sutherland's overarching definition, but then partition the domain into major types of white collar crime which do have theoretical potential.”¹⁶⁸ Thus alternative definitions and categories such as occupational crime, corporate crime and organizational crime should all be regarded as subcategories of white-collar crime, instead of new alternative terms and definitions.¹⁶⁹

In summary, then, some (such as Braithwaite and Geis) argue that Sutherland's definition, or something close to it, should be used, whereas others (such as Edelhertz) argue for an alternative definition that focuses more on the offense.¹⁷⁰ Nevertheless, as a whole, the general opinion seems to be that whereas the term ‘white-collar crime’ was revolutionary, Sutherland’s definition would not be able to stand the test of time. Here Sutherland’s definition is “considered by many as too broad and ambiguous to be considered the most universal definition of white-collar crime”.¹⁷¹

So, what definition will then be used in this thesis? A widened scope of the definition risks diluting the core idea of white-collar criminality, whereas a narrower scope on the offender or their occupation risks excluding an extensive portion of the white-collar crimes. Therefore, in this thesis, Coleman’s definition of white-collar criminality will be used. According to him,

white collar crime is a violation of the law committed by a person or group of persons in the course of an otherwise respected and legitimate occupation or financial activity.¹⁷²

This definition is chosen based on two central aspects, which are akin to the arguments that Coleman puts forth as support for his alternative definition. The definition requires that the

¹⁶⁸ Braithwaite 1985 p. 3.

¹⁶⁹ Coleman 1989, p. 3.

¹⁷⁰ Benson, Madensen, & Eck 2009, p. 176.

¹⁷¹ Brody & Kiehl 2010, p. 351.

¹⁷² Coleman 1989, p. 5.

offender holds a 'respectable job', however, this does not mean that the offender must be of 'high social status' as per Sutherland's definition.

The respectability of the occupation is important, as this excludes welfare fraud (and the like) as well as organized crime from the definition. Even though many of the offences of, for example, drug cartels, are comparable to white-collar offences, these crimes are committed within the scope of a criminal organization (and not within or through a respectable job). Thus, they do not even pretend to be honest or legitimate, where the crimes are committed as part of an organization put up solely for these criminal activities. Additionally, people whose primary purpose is an illegal activity, such as con-men, are excluded from this definition. Furthermore, this definition enables tax evasion and the like to be included in the scope of white-collar criminality, and as such, has a broader range.¹⁷³ The requirement of a 'violation of law' is, in this thesis, purely methodological, as the requirement for a law to be broken mitigates the collection of relevant cases.

I am not implying that this definition is the most appropriate definition for all white-collar research, nor am I suggesting that others' definitions are wrong. I do, however, find that Coleman's definition excludes many of the problems associated with, for example, Sutherland's definition, however not diluting the term to include all instances of, for example, fraud and illegal monetary gain. The reason for this discussion on the definition used in this thesis is vital regarding the analytical part below, as the definition mandates what cases are included in the analysis of the white-collar criminal later in this thesis.

4.2.Explaining white-collar crime

As has been implied throughout this thesis, a single all-encompassing criminological theory does not exist. Crime and criminality include a wide array of topics. One single idea has yet to reliably and comprehensively explain all the different aspects, angles, and instances of crime, criminals, and control mechanisms. That being said, several attempts at including white-collar crime in general criminological theories have been presented throughout the years. However, unsurprisingly, no one approach has explained all the different white-collar

¹⁷³ Coleman 1989, p. 5

crimes, when they occur and why.¹⁷⁴ Nonetheless, it is vital to discuss the evolution of the theories, as they, *inter alia*, demonstrate how views regarding white-collar criminality have evolved throughout the decades. The focus will be on ‘general’ theories, that is, theories that attempt to explain all forms of crime, where a single all-encompassing approach is presented as an explanation of white-collar crime and common street crime as well.

As with any explanation of white-collar criminality, it is necessary to start with Sutherland’s thoughts on the concept. As has been mentioned above, Sutherland’s original definition of white-collar crime was open and quite ambiguous. However, in practice, he focused on the crimes of businesses and corporations.¹⁷⁵ As has been outlined above in section 2.3, Sutherland is mainly known for his differential association theory, through which he rejected biological and psychological factors as causes for criminal behaviour – criminal behaviour was, according to Sutherland, simply learned behaviour. Sutherland argued that all types of crime (white-collar crime included) emerged from the same process, which could be explained through differential association theory.¹⁷⁶ Sutherland stated that:

The hypothesis of differential association is that criminal behavior is learned in association with those who define such criminal behavior favorably and in isolation from those who define it unfavorably, and that a person in an appropriate situation engages in such criminal behavior if, and only if, the weight of the favorable definitions exceeds the weight of the unfavorable definitions.¹⁷⁷

Sutherland argued that ‘good homes’ and ‘good neighbourhoods’ were irrelevant in the description of crime causation in corporations – as ‘good people’ could become criminals through, *inter alia*, the orders of managers and executives.¹⁷⁸ Basically, a newly hired junior would be told by managers to do something (in the junior’s opinion) unethical, or this junior learns the corrupt practices from others in similar positions, who show success in their work. This behaviour is further promoted by the general ideology promoted within the corporation,

¹⁷⁴ Regarding the absence of an influential theory on white-collar crime, Braithwaite argues that the deficiencies (caused by the open definition of white-collar crime) “have rendered white collar crime an impotent construct for theory building in sociology. ... Sutherland's theory of differential association ... was a general theory of all crime, one whose generality borders on a platitudinous restatement of social learning theory”. Braithwaite 1985, p. 3.

¹⁷⁵ Coleman 2001, p. 57.

¹⁷⁶ Summarized from Simpson & Weisburd 2009, p. 4.

¹⁷⁷ Sutherland, Geis, & Goff 1983, p. 240.

¹⁷⁸ Sutherland, Geis, & Goff 1983, p. 245.

the doctrine being transmitted through concrete actions, but also general phrases like “business is business”.¹⁷⁹

According to Sutherland then, the attitudes of corporate culture, the world of business and the upper class, advocate diverse criminal activities, where some careers more or less require the undertaking of unethical actions.¹⁸⁰ This is made clear in Sutherland's frequent use of describing major corporations as ‘habitual criminals’

The preceding analysis has demonstrated that practically all large corporations engage in illegal restraint of trade and that from half to three-fourths of them engage in such practice so continuously that they may properly be called "habitual criminals."¹⁸¹

The interest in white-collar criminality did not surge after Sutherland’s presidential address, in fact, his work had minimal impact on subsequent general criminological theories, as the focus remained on street crime and ‘common’ criminals.¹⁸² One reason for this was Sutherland’s focus on differential association in the explanation of white-collar (and all other) crime. This made many scholars automatically link white-collar crime with Sutherland’s theory. Thus, the scholarly uninterest within criminological circles regarding white-collar crime can be attributed, at least in some sense, to the shortcomings of Sutherland’s theory on differential association.¹⁸³

Interest in white-collar crime research had an upswing in the 1970s after several decades of relative quiet. This can be attributed to social changes, as scandals involving political figures and large corporations sparked a renewed concern for the illegal activities of the rich and powerful. That is, the assumption that crime only involved the poor and underprivileged was again brought to light.¹⁸⁴ Additionally, theoretically, ties were cut to Sutherland’s theories,

¹⁷⁹ Sutherland, Geis, & Goff 1983, p. 245.

¹⁸⁰ Coleman 2001, p. 58.

¹⁸¹ Sutherland, Geis, & Goff 1983, p. 73.

¹⁸² Simpson & Weisburd 2009, p. 4.

¹⁸³ Simpson & Weisburd 2009, p. 4. Hirschi and Gottfredson, for example, argue that if white-collar workers and the mentality of corporations are, essentially, rigged to promote illegal activities, how come the majority of white-collar workers and corporations are upstanding and law abiding? See Hirschi & Gottfredson 2002a, p. 236-237. Originally appeared in *Criminology* 25:101-123, 1987.

¹⁸⁴ Simpson & Weisburd 2009, p. 4. The main political scandal of the 1970s was certainly the Watergate scandal, however, the 1970s also saw an increase (and a continuation from the 1960s) in the women’s movement as well as antiwar protests.

as the focus became directed at the organizational aspect of white-collar criminality instead of the individualistic theorizing that had become Sutherland's tradition.¹⁸⁵

Several theoretical approaches to white-collar crime were presented after Sutherland. As Sutherland, Hirschi and Gottfredson also presented a comprehensive theory on crime called a 'general theory of crime' (also known as the self-control theory, see above section 2.3) that, according to its creators, applies to all crimes. Hirschi and Gottfredson argued in the 1980s that white-collar crime is not a unique form of crime (or that white-collar offenders form a unique category of criminals) and that it, as well as all other 'types' of crimes, can be explained through their theory on self-control and self-interest.¹⁸⁶

The theory separates crimes (as events) from criminality (a characteristic) and essentially argues that "crimes are events in which force or fraud are used to satisfy self-interest, where self-interest refers to the enhancement of pleasure and the avoidance of pain".¹⁸⁷ According to Hirschi and Gottfredson, criminality is then "the tendency of individuals to pursue short-term gratification in the most direct way with little consideration for the long-term consequences of their acts"¹⁸⁸ where "acts that have long-term negative consequences for the actor are more frequently engaged in by those low on self-control".¹⁸⁹

Hirschi and Gottfredson additionally argued that white-collar crime is relatively rare.¹⁹⁰ This argument garnered criticism, where Steffensmeier argued that the 'rarity' of white-collar crime depends on several variables, such as what offence it is compared with, and concludes that "in general, it is not the case that 'white-collar' crime is rare; at least it is not relatively rarer than other types of crime".¹⁹¹ Additionally, the theory was criticised, inter alia, for its argument that people with self-control do not commit crimes, as it can be argued that

¹⁸⁵ Braithwaite 1985, p. 3.

¹⁸⁶ Hirschi & Gottfredson 2002a. They argued that the general theory of crime "asserts that the distinction between crime in the street and crime in the suite is an offense rather than an offender distinction, that offenders in both cases are likely to share similar characteristics." Hirschi & Gottfredson 2002a, p. 238. The argument here is thus that there essentially only exists one type of offender. See also Benson & Moore 1992, p. 254.

¹⁸⁷ Hirschi & Gottfredson 2002a, p. 231.

¹⁸⁸ Hirschi & Gottfredson 2002a, p. 232

¹⁸⁹ Hirschi & Gottfredson 2002b, p. 282. Originally appeared in *Crime and Delinquency* 39:262-271 (1993).

¹⁹⁰ Hirschi & Gottfredson 2002a, p. 233

¹⁹¹ Steffensmeier 1989, p. 354. Steffensmeier additionally argues that Hirschi and Gottfredson used the term 'white-collar' incorrectly in their 1987 article, which is why he uses quotation marks when referring to the term white-collar (as used by Hirschi and Gottfredson) in his article.

influential people have enough self-control to obtain their positions of power, yet some still commit white-collar crimes.¹⁹² Further, the general theory of crime did not answer why most white-collar offenders do not commit conventional offences (or only certain types of white-collar crimes).¹⁹³ It is thus clear, as Friedrichs puts it, that “quite a bit of white collar crime cannot be described in terms of fulfilment of self-gratification”.¹⁹⁴

A subsequent general theory on crime was presented in the 1990s by Agnew in the form of general strain theory. However, the theory was not meant as a replacement to other theories, as Agnew argued that general strain theory was developed as a complement to Sutherland’s theory on differential association and Hirschi’s theory on social control. Agnew argued that

... it is easy to see that strain theory complements the other major theories of delinquency in a fundamental way. While these other theories focus on the absence of relationships or on positive relationships, strain theory is the only theory to focus explicitly on negative relationships. And while these other theories view delinquency as the result of drift or of desire, strain theory views it as the result of pressure.¹⁹⁵

Strain theory at its core, as presented above, gives a picture of a theory that does not have much to say on white-collar criminality. As already stated, the theory's foundation assumed that everyone in society is under pressure to achieve wealth, but that only the poor suffered due to the unbalance between wanting wealth and actually achieving it, which was at the core of the criticism directed at strain theories.¹⁹⁶ Nonetheless, the inability to achieve economic goals is often presented as an explanation to white-collar crime, and economic strain is frequently offered as an important cause of white-collar crime as committed for personal gain.¹⁹⁷

A prevalent argument within white-collar research is the pursuit of economic gain, where many, extending on Merton’s ideas on anomie, place financial burdens as causes of white-

¹⁹² Benson & Moore 1992, p. 266. Benson & Moore additionally stated that “[i]f, as Gottfredson and Hirschi contend, self-control is a stable behavioral propensity, then it cannot suddenly disappear in these people and its absence cannot explain their crimes.” However, they did argue with Hirschi & Gottfredson in a sense “[s]ome people with a good deal of self-control, therefore, commit crimes, though the prevalence of criminal behavior among such people may be, as Gottfredson and Hirschi contend, relatively low.”

¹⁹³ Friedrichs 1996, p. 227 and Benson & Moore 1992, p. 265.

¹⁹⁴ Friedrichs 1996, p. 227.

¹⁹⁵ Agnew 1992 p. 50.

¹⁹⁶ Langton & Piquero 2007, p. 1.

¹⁹⁷ Agnew, Piquero, & Cullen 2009, p. 35-36.

collar criminality. The core arguments of general strain theory, as developed by Agnew, then, are that the probability of white-collar crime is increased by certain, e.g., economic and status-related, strains.¹⁹⁸ The main difference to traditional strain theories by the likes of Merton and Cohen is that these strains do not have to be tied to the economic status of the individual. Agnew's general strain theory instead argues that the strains are psychological reactions to negative perceptions of an individual's social environment.¹⁹⁹

General strain theory predicts that "individuals and corporations (i.e., corporate managers) are more likely to turn to white-collar crime when they have trouble achieving their economic goals through legitimate channels".²⁰⁰ These are not only related to financial gain, as many times the strain of preventing economic loss can weigh heavier.²⁰¹ However, it is essential to note that the prevalence of these strains does not automatically lead to white-collar crime, as individuals' characteristics (how they cope and so forth) determine if the individuals can alleviate and cope with the strains through legitimate means.²⁰²

It is important to note that general strain theory was not developed specifically to include white-collar crime (as it is a 'general' theory on crime). General strain theory was applied to white-collar only later, where Agnew et al. concluded that this application would suggest that the theory's applicability would be more general than once thought, however, even the authors admit that more empirical research is needed within the scope of white-collar crime and general strain theory.²⁰³

What is then the core cause of white-collar criminality? A tempting thought would be to attribute white-collar crime solely to greed, as this would be an easy answer to the core motivator behind all monetary offences. As alluring as this would be, applying such a one-dimensional and straightforward explanation for a multifaceted phenomenon would be irresponsible, especially as the motivator is only one element (among many) for crime causation.²⁰⁴ As much as greed undoubtedly plays a part in many white-collar crimes, there

¹⁹⁸ Agnew, Piquero, & Cullen 2009, p. 37-38.

¹⁹⁹ Langton & Piquero 2007, p. 1.

²⁰⁰ Agnew, Piquero, & Cullen 2009, p. 39.

²⁰¹ Agnew, Piquero, & Cullen 2009, p. 39.

²⁰² Agnew, Piquero, & Cullen 2009, p. 38.

²⁰³ Agnew, Piquero, & Cullen 2009, p. 55.

²⁰⁴ Friedrichs 1996, p. 241.

are several other different factors to account for, where the presence of greed cannot, unfortunately, be seen as the sole determining factor for a white-collar offence to transpire.

Debates on applicable theories (not to mention the definition and ‘uniqueness’ of white-collar criminality) have been prevalent throughout the decades, where no unison consensus has been reached. Specific theories such as routine activity theory can, and have been, applied to white-collar crime, where the basis of this lies in that for a crime to occur, an opportunity for this crime has to have predated the offence. At its core, routine activity theory provides a straightforward approach to white-collar crime. If crime occurs at the intersection of “a supply of motivated offenders, the availability of suitable targets or victims, and the absence of capable guardians”, removal of any of these factors would, in essence, prevent white-collar crime.²⁰⁵

In line with routine activity theory and opportunities generally, Benson et al. argue that “all forms of white-collar crime have an opportunity structure ... a set of conditions or elements that must be in place in order for the offence to be carried out”.²⁰⁶ This train of thought is not unique to routine activity theory or opportunity structures per se, as it is easily argued that all crime requires an opportunity for the offence to prevail – this is also commented on regarding general strain theory where Agnew et al. summarize that “[s]trained individuals who are unable to cope in a legal manner cannot engage in white-collar crime unless they have the opportunity to do so”.²⁰⁷

Benson et al. argue that these opportunity structures can be similar for some groups of white-collar offences (however, not arguing that these structures are the same for all violations). This change from a general theory to a combination of several specific theories is an important one.²⁰⁸ As white-collar crime refers to a diverse range of crimes, I view it best to combine different theories and models in attempts to understand the how and why. This is demonstrated, for example, regarding the analysis of the motivator behind the crime, as one

²⁰⁵ Grabosky 2009, p. 131. Unfortunately, as Grabosky also notes, the removal of any of these three factors is easier said than done.

²⁰⁶ Benson, Madensen, & Eck 2009, p. 176.

²⁰⁷ Agnew, Piquero, & Cullen 2009, p. 50.

²⁰⁸ Benson et. al review three different theories that can help in identifying the opportunity structures related to white-collar offenses, namely routine activity theory, crime pattern theory and situational crime theory. See Benson, Madensen, & Eck 2009.

specific motivator (e.g. greed) can be the core cause of one offence and practically non-existent in another case. Offenders can also be motivated by power, revenge or intellectual challenge.²⁰⁹ That being said, when looking through the lens of general strain theory, it would seem as though it's the pressure and combination of strains on the individual (e.g. preventing financial loss) that act as the core motivator.²¹⁰

The opportunity structure in the analysis of crime has gained a new meaning due to technological advancements and their impact on the advancement of globalization. If crime follows opportunity, globalization has created an ample array of these opportunities, as crime now effortlessly can move across national borders. Thus, a true and effective prevention of white-collar (and other) crimes requires involvement from the public, private as well as non-profit institutions.²¹¹

White-collar crime and the view of it has hence changed substantially in the last decades. Today, the concept is viewed as 'real' crime where the consequences of white-collar crimes not only echo domestically but can manifest around the globe, crushing financial markets in its wake.²¹²

A few theoretical frameworks have been presented as explanations of white-collar crime. I argue that the everchanging scope of white-collar crime, not only due to the challenges that the advancement of globalization has brought forth, renders a specific theory quite hollow, as a single theoretical framework as applied to the whole overarching framework of white-collar crime seems inconceivable. The field of white-collar criminality has thus changed quite a bit since Sutherland, as not only is white-collar crime today viewed as actual crime, where the prevention of it is also an essential part of many governmental agencies. As such, I argue that specific theories are best applied to certain white-collar offences, where other offences might require a different approach altogether. As such, I will emulate the view of Friedrichs regarding a specific theoretical framework of explaining white-collar crime:

²⁰⁹ Grabosky 2009, p. 131.

²¹⁰ Agnew, Piquero, & Cullen 2009, p. 39.

²¹¹ Grabosky 2009, p. 129, 132. I will not here discuss the prevention of white-collar crime, however it is important to note the effects that globalization has had on crime prevention generally and specifically on white-collar crime.

²¹² Grabosky 2009, p. 133.

... the overarching view adopted here is that the ultimate complexity and diversity of white collar crime precludes the possibility of any single comprehensive theory or explanatory scheme.²¹³

5. Embezzlement in Finland and Sweden

Theories on white-collar crime, in general, have been presented above, where the focus has been on the term as a whole. In this more analytical part of this thesis, the focus will be on a specific form of white-collar criminality, namely embezzlement.

This narrower focus has been chosen partly due to the massive scope of white-collar criminality, where an extensive analysis of all cases relevant to white-collar crime was not seen as realizable for this thesis's purpose. Embezzlement will be used as the framework through which a comparison between two Nordic countries, Sweden and Finland, will be conducted. Google and online-based news outlets are the media through which the case material – news articles created in the 2000s and 2010s – were collected.

In the following sections, I will present a short overview of embezzlement and the method for case collection. I will then give an overview of the case material and examine the findings regarding embezzlement and white-collar criminality in Finland and Sweden. Aspects of feminist criminology will be apparent in gender discussions, where the element of gender will also be discussed in section 6.2 below regarding crime journalism. Finally, a discussion regarding the findings and some concluding remarks will be given.

5.1.Embezzlement – a short introduction

Merriam-Webster defines embezzlement as the action “to appropriate (something, such as property entrusted to one's care) fraudulently to one's own use”.²¹⁴ Embezzlement is found in the Finnish Criminal code chapter 28:4, as follows:²¹⁵

Section 4 - Embezzlement (769/1990)

(1) A person who appropriates the assets or other movable property of another which are in the possession of the perpetrator shall be sentenced for embezzlement to a fine or to imprisonment for at most one year and six months.

²¹³ Friedrichs 1996, p. 241.

²¹⁴ Merriam-Webster

²¹⁵ The Finnish Criminal code, legally binding only in Finnish and Swedish, 39/1889, amendments up to 766/2015 included in the translation.

(2) Also a person who appropriates assets or other movable property that he or she has found or that have come into his or her possession through an error shall be sentenced for embezzlement.

(3) Also a person who has received funds on account, under a commission or in a similar manner, and who fails to settle the account at the time agreed or otherwise required, by using said funds or funds which have taken their place, or by otherwise acting in a similar manner, shall be sentenced for embezzlement.

(4) An attempt of the appropriation referred to in subsection 1 is punishable.

Embezzlement in the Swedish Criminal code is defined in 10:1, where it is stated that:²¹⁶

A person who, having come into possession of property on behalf of another person due to an agreement, public or private employment or a similar position, with an obligation to surrender the property or account for it, disregards what they have to comply with in order to fulfil their obligation, either by acquiring the property or in some other way, is, if the act involves gain for the perpetrator and loss for the person entitled to the property, guilty of embezzlement and is sentenced to imprisonment for at most two years.”

Key terms in both of these criminal codes are the fact that the property or assets have to be in possession of the person accused of embezzlement. If the assets are not legally in possession of the accused, the embezzlement charge cannot be fulfilled. This is important in the subsequent analysis, as cases that could well fit into the scope of white-collar crime have not been included if the court found that the embezzlement charge's formal use is not viable because the offender was not in legal possession of the assets. More on this in section 5.2 below.

Embezzlement is thus a crime, i.e., a violation of the law. What separates embezzlement from stealing and regular theft is the part that disloyalty plays in the act and circumstances. In other words, what makes embezzlement a specific crime, and not merely a variation of theft, is the combination of theft *and* disloyalty – in the same way stealing combined with deception makes up fraud and stealing and coercion becomes extortion.²¹⁷

Embezzlement is one of the most studied crimes within white-collar research, where Donald Cressey's (1953) *Other People's Money: A Study in the Social Psychology of Embezzlement* is one of the more prevalently cited studies on the subject. Cressey found that three factors are required for embezzlement to occur, namely: the perpetrator must have a unshareable financial problem, the opportunity and knowledge to commit the crime as well as apply a

²¹⁶ Brottsbalken, SFS 1962:700

²¹⁷ Green 2006, p. 92.

rationalization to why the crime is justified.²¹⁸ The first factor, a ‘non-shareable problem’, has been challenged several times. Many argue that this factor is unnecessary, as it is argued that there is no reason why a specific problem must exist instead of, for example, the perpetrator’s simple desire for more money.²¹⁹ Nonetheless, the existence of a non-shareable problem – that is, a burden that the offender feels they cannot distribute or divide with anyone else, for example a gambling debt, undoubtedly *increases the likelihood* of someone resorting to criminal behaviour. That is, this unshareable problem is not the sole reason or a ‘core ingredient’ for embezzlement crimes to occur but does play a part in why many resort to embezzlement.

Cressey’s second argument is quite self-explanatory; as with any other crime, an opportunity must exist for the offence to happen, specifically regarding embezzlement, knowledge of, e.g., where the safe is, or knowledge of the bank account numbers is vital for the embezzlement to occur. Cressey’s third argument that the perpetrator has some sort of rationalization as to why the committed crimes are justified entails that they must consider some justification that adjusts the contradiction between their actions and society’s standards.²²⁰ As will be shown below, at times, the perpetrator will have emphasized that he/she was only borrowing the money with the intent to pay it back or that they did not mean any harm. These findings are in line with Cressey’s arguments.²²¹

When looked at from the perspective of white-collar criminality, embezzlement is often likened to occupational crime or workplace crime. Embezzlement is thus one of the most well-known of white-collar crimes, where stealing employees are often secretly idolized and romanticized, as the embezzler “not only gets rich quick but does it while striking a blow at exploitive employers or a soulless bureaucracy”.²²² Thus, employee crime is a standard image of white-collar criminality, where an employee is virtually anyone being paid by another individual or organization. That is, higher executives are employees in the same way cashiers and line-managers are employees.

²¹⁸ Cressey 1953.

²¹⁹ Coleman 1989, p. 212.

²²⁰ Coleman 1989, p. 212.

²²¹ More on this below in section 6.3.

²²² Coleman 1989, p. 80.

5.2. Research method

In this thesis, the classifications of employment are somewhat expanded from traditional notions. That is, included in the case material are not only embezzlement cases in the workplace but also embezzlement that has taken place in associations, where no official employment relationship exists, however, where the position of trust (e.g. treasurer) likens that of an accountant in a company. However, treasurers and the like in purely unofficial organizations, such as parent associations for a class field trip, are not included, as these associations are often of a more unofficial nature than those of sports leagues (junior sports teams included) or political branches. Further, in this case material, embezzlement between relatives and other purely private persons are excluded, as this inclusion would render the use of the notion of white-collar crime obsolete. In this thesis, white-collar crime is analysed through embezzlement in a legitimate organization where the person has a trusted position *or* employment status.

The cases analysed in this thesis were found through the use of online news outlets in January and February of 2021. Google was used as a search engine, where the search was limited to www.yle.fi and www.svt.se. YLE (Yleisradio Oy) is a Finnish national public service broadcasting company, where SVT (Sveriges Television Ab) is the Swedish equivalent. These constraints were made in order to have as close of a comparison as possible, and as these are public service companies, the working assumption was that the reports and findings would be as close to objectivity as is possible when working with news and crime reporting.

Search words used were *kavallus* and *förskingring*, which are the Finnish and Swedish terms for embezzlement, respectively. The Google search results were constrained through the use of *site:yle.fi* or *site:svt.se*, which made the search for cases easier, as SVT does not have its own search function (the website recommends using this Google function when searching their website for specific keywords). Other news sites were not excluded after the core article (i.e., the YLE or SVT article) was found, as often other news outlets had picked up on the story and, for example, gave more details on the case. However, cases that did not show up in the initial Google search were not included in the final case material, even if other news outlets had written about them. Thus, the initial push for the case to be considered must have come from the initial YLE or SVT Google search.

News articles considered were solely those where embezzlement was explicitly mentioned as a charge and judgement had been made. This meant that a considerable number of cases were excluded. Firstly, if no news were found after the original article, which only mentioned *suspected* embezzlement, or if the charge was changed to forgery or breach of trust, the case was not considered. Secondly, and this applies mainly to Sweden, embezzlement cases were often officially cases of breach of trust, which is why many cases that seem like embezzlement for the proverbial man will not have been included in the case material.²²³

This was found, for example, in a case where a woman embezzled approximately 4 million SEK (about 390 000 €) from her employer. In this case²²⁴

The prosecutor primarily wanted the woman convicted of aggravated embezzlement, but the district court states that the criminal classification is not relevant because she did not have legal possession of the company's and the association's accounts, but only had them at her disposal by proxy. *Translated here.*

Further, cases where the embezzled amount was unclear, the offender's position was not mentioned, articles with little information or news that stated that a case had been overturned in higher courts were excluded.

In hindsight, an inclusion of breach of trust or misuse of trust (as stated in the Finnish Criminal Code) would have granted a more extensive pool of cases. Therefore, this inclusion and that of fraud – which was prevalent in Finnish cases-could act as a source for further research.

Regarding the time-period, cases before 2000 were not considered, however, cases where the embezzlement had started in the 1990s and continued into the 2000s, were included. This choice was made out of necessity as the search results yielded close to no articles written before 2000. A point for further research would thus be to access newspaper archives and analyze older embezzlement cases. However, this would necessitate a visit to Sweden as

²²³ According to the Swedish Criminal Code chapter 10:5 “a person who, on account of a position of trust, has been given the task, on behalf of someone else, of managing a financial matter or independently handling a task requiring qualified technical knowledge or monitoring the management of such a matter or task and abuses their position of trust and thereby causes a loss for their principal, is guilty of breach of trust.”

²²⁴ Lindqvist 2017.

copyright laws mandate that digitalized newspaper archives of news newer than 115 years are protected and can only be read on location.

Regarding the choice of countries, Finland and Sweden as countries were chosen out of their similarities and relatively easy comparability. Additionally, I have not found a similar comparison regarding embezzlement between the countries, even though I find that the countries are often compared in several other aspects. Originally Denmark and Norway were to be included in the comparison, however, this idea was abandoned due to time and spatial constraints. An interesting point for further research would thus be to expand the geographical restrictions to all four countries and see if the differences are similar to those between Finland and Sweden. Additionally, in this thesis, only cases that occurred in the country in question were considered. A point of further research could also be to examine possible cross-border white-collar criminality in the Nordic countries.

A total of 107 Finnish and 83 Swedish cases were used as the source material for this thesis's analytical part, which will be presented below. The case material in its entirety can be found in Appendix A.

5.3. Statistics on embezzlement

A comprehensive overview of white-collar crime through statistics does not exist in Sweden or Finland. However, in Finland, comprehensive and accessible statistics can be found over embezzlement cases, although there is no way of filtering out, for example, embezzlement between private persons or embezzlement of a close relative. A similar database exists in Sweden as well.²²⁵

I will here use several different reports and databases in order to create as a comprehensive view of the financial crime (and white-collar crime) situation in Finland and Sweden as possible. After this, I will highlight some cases and news reports from the case material in order to give light to some prevalent motivators and methods of offence.

²²⁵ The Finnish statistical database can be found at <https://pxnet2.stat.fi/PXWeb/pxweb/fi/StatFin/>. The Swedish National Council for Crime Prevention's, *Brottsförebyggande rådet* (Brå) statistical database can be found at <http://statistik.bra.se/solwebb/action/index>.

According to PwC's Global Economic Crime and Fraud Survey 2018, 34 % of the Nordic respondents (154 respondents) expressed that they had come across economic misappropriation of funds, where the misappropriation in practice often entailed either fraud of embezzlement.²²⁶ According to the report, 34 % of the crimes in Nordic companies (e.g. cybercrime, misappropriation of funds, money laundering, tax fraud) were committed by internal actors of the organisation.²²⁷ Of the Nordic respondents, 62 were located in Sweden, where the respondents expressed that in 30 % of the discovered irregularities, the offender was an internal actor in the organization.²²⁸ According to the Swedish respondents, 47 % reported having been victims of economic crimes in 2018, whereas the corresponding number in 2009 was only 19 %.²²⁹ Furthermore, 31 % of the Swedish companies responding to the survey reported that they had been victims of asset misappropriation, where another 31 % reported having been victims of accounting fraud.²³⁰

Based on the respondents from the Swedish report, PwC concluded that the typical 'internal' criminal is a middle manager with a long experience within the organization, who has good insight into the company's activities and also possesses enough knowledge of how to circumvent the internal control mechanisms.²³¹ The Swedish respondents also claimed that embezzlement and breach of trust and different forms of diverse accounting offences are the most common reported offences, where PwC asserts that these crimes are easily committed by internal actors as the actors are aware of the internal control mechanisms and how to avoid them.²³² In the Nordics, 43 % of the respondents disclosed that the company lost over 50 000 USD as a direct consequence of the most serious form of irregularity directed at

²²⁶ PwC Finland 2018 p. 5. The PwC Global Economic Crime and Fraud Survey 2018 gathered data from over 7 200 respondents from 123 different territories. These respondents were people active in both private and public sector companies. Here I will be referencing the Nordic report which focuses on respondents from Finland, Sweden, Norway and Denmark (<https://www.pwc.fi/fi/julkaisut/tiedostot/global-economic-crime-and-fraud-survey-suomi-2018.pdf>) as well as the report focusing on Swedish respondents (<https://www.pwc.se/crimesurvey>). For the global report see <https://www.pwc.com/gx/en/news-room/docs/pwc-global-economic-crime-survey-report.pdf>.

²²⁷ PwC Finland 2018, p. 8.

²²⁸ PwC Sweden 2018a, p. 13.

²²⁹ PwC Sweden 2018b.

²³⁰ PwC Sweden 2018c

²³¹ PwC Sweden 2018a, p. 12.

²³² PwC Sweden 2018a, p. 13.

them. However, 72 % also disclosed that they spent as much, or more, than what was actually lost as a result of the crime, in settlement expenses.²³³

A rate of some 30 % of companies being victims of economic crimes is not a shockingly high number, and as such begs the question, should the figure be higher? The Economic Crime and Fraud Survey Leader of PwC US asks this question in the executive summary of the 2018 survey, where he states that “the reality is, too few companies are fully aware of the fraud risks they face” and that even though 49 % of the respondents in the global survey said they’d experienced economic crime, “we know this number should be much higher” and that “too few companies are fully aware of the individual risks they face”.²³⁴

So, according to the above, should the number of Nordic companies that have experienced economic crime be higher? Probably. However, due to the nature of fraud and other economic crimes, many of these crimes go unnoticed for several years, especially if the crimes are committed by an employee with knowledge of the company's financial controls and security mechanisms.

In a case where a Finnish state official embezzled 210 000 € from a parliamentary sports fund, he could continue the embezzlement for over seven years through the falsification of account statements, budgetary reports and through the fact that he was solely responsible for the bank accounts.²³⁵ In another case, a company representative was able to, through the use of inter alia, overcharging customers and keeping the difference, embezzle over 900 000 € under the course of six years.²³⁶ Furthermore, in a case where a worker embezzled over 200 000 € from her employer for more than ten years, even the company’s routine audits had missed the discrepancies, and the case only came to light after the woman herself went to the police.²³⁷

It is thus surprising that in a time where internal controls and audits are practically the norm, and even required for many companies, that embezzlement and fraudulent behaviour can

²³³ PwC Finland 2018, p. 10.

²³⁴ PwC 2018, p. 2.

²³⁵ Case reference F13.

²³⁶ Case reference F21.

²³⁷ Case reference F74.

continue for years on end, and sometimes would perhaps not have come to light at all, had the offender not given themselves up.²³⁸

To put the vast array of embezzlements and fraudulent behaviour in context, some statistics from Finland and Sweden will be presented below. Even though the following data does not apply to solely white-collar crime, as the datasets include a wide array of crimes that are not white-collar crimes per se, they do shed some light on the scope of these types of crimes as a whole, fraudulent behaviour and the prevalence of embezzlement in society.²³⁹

As has been stated above in section 3.2, the use of cross-border statistics to compare criminal activity is something that should be done with caution. Be that as it may, no victimization surveys regarding embezzlement are available for Finland and Sweden, where the victimization surveys for the countries, for the most part, focus on violent crimes such as sexual violence or threats of violence.²⁴⁰ In other words, whereas pure comparisons of crime levels between countries are not, in principle, possible through crime statistics, the use of crime statistics to compare trends in criminal activity is generally accepted.²⁴¹ As the purpose here is to look at the development of embezzlement in Finland and Sweden, and as there are no victimization surveys that can be used for this thesis's purpose, I find the use of official criminal statistics acceptable in this thesis.

In Figure 1, all reported embezzlement cases in Finland between the years 1980-2019 (including petty and aggravated embezzlement) are presented.²⁴² It is important to note that all the reported cases did not lead to convictions (as shown in the figure) where, in under

²³⁸ For example, the Finnish auditing act 2:2, requires that audits be carried out if any two of the following conditions are met: 1) the balance sheet total exceeds EUR 100,000; 2) the net sales or comparable revenue exceeds EUR 200,000; or 3) the average number of employees exceeds three.

²³⁹ It is thus important to note that not all crimes reported here are white-collar crimes, or even economic crimes, as it is close to impossible to filter these crimes from the statistics available. For example Niemi & Lehti state that "Although acts that meet the characteristics of financial crime are also included in, for example, fraud and embezzlement, it is difficult to distinguish them from other fraud and embezzlement offenses and even close to impossible in terms of legal statistics." *Translation here*. See Niemi & Lehti 2006, p. 7. Disregarding this, I feel it is important to show the scope of these crimes as a whole, as they give perspective of the magnitude of these crimes, white-collar or not, in a society.

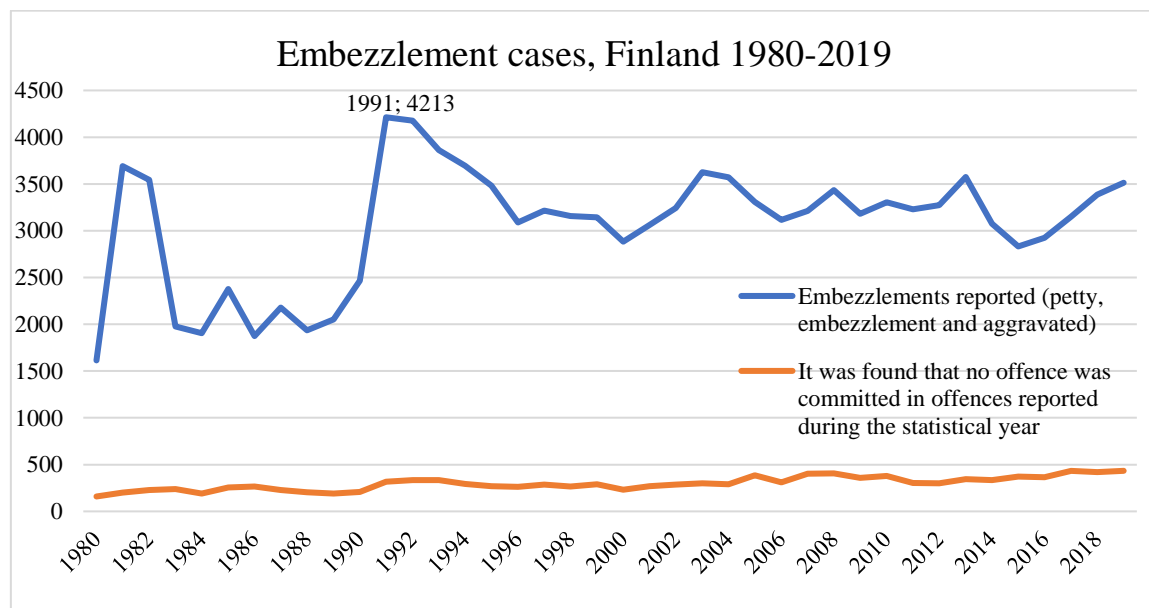
²⁴⁰ Victimization surveys help capture unrecognised crime rates (the dark figure as mentioned above in section 3.2) and those crimes not reported to the police as the focus lies on the individuals and their experiences as well as on the actual crimes (instead of the reported crime). When combined with official crime statistics a better picture can be given of certain crime trends and for example the rate of the fear of crime in a society. See Jandl

²⁴¹ von Hofer, Lappi-Seppälä, & Westfelt 2012, p. 6, 8.

²⁴² Retrieved on 5.3.2021 from Statistics Finland's PxWeb database, see Statistics Finland.

500 cases each year, authorities regarded that no offence had occurred. Further, this figure shows no separation between embezzlement between private individuals and white-collar crime and says nothing of the nature and rates of conviction. However, the figure does tell us that the reported embezzlement cases are in the thousands each year, with the variation being between 2 832 and 3 652 cases between the years 2000 and 2019. These crimes' clearance rate varied between 38 % and 47 % between the years 2013 and 2017.²⁴³

Figure 1 Embezzlement, Finland 1980-2019



So what does the above statistics tell us? Firstly, they show that no large variations in the development of embezzlement cases in Finland during the 2000s. However, the statistics also show that the number of reported embezzlement cases, as a whole, has steadily increased since the 1950s, disregarding the peak of the early 1990s (more on this below). Any considerable variation in embezzlement cases in the 2010s cannot be found; however, the number of cases seems to show a growing trend.

As a curiosity, in Figure 2, the development of reported embezzlement *and* fraud cases in Finland, as recorded by the police, is depicted.²⁴⁴ Included in the graph are embezzlement,

²⁴³ Statistics Finland 2018 via Statista.

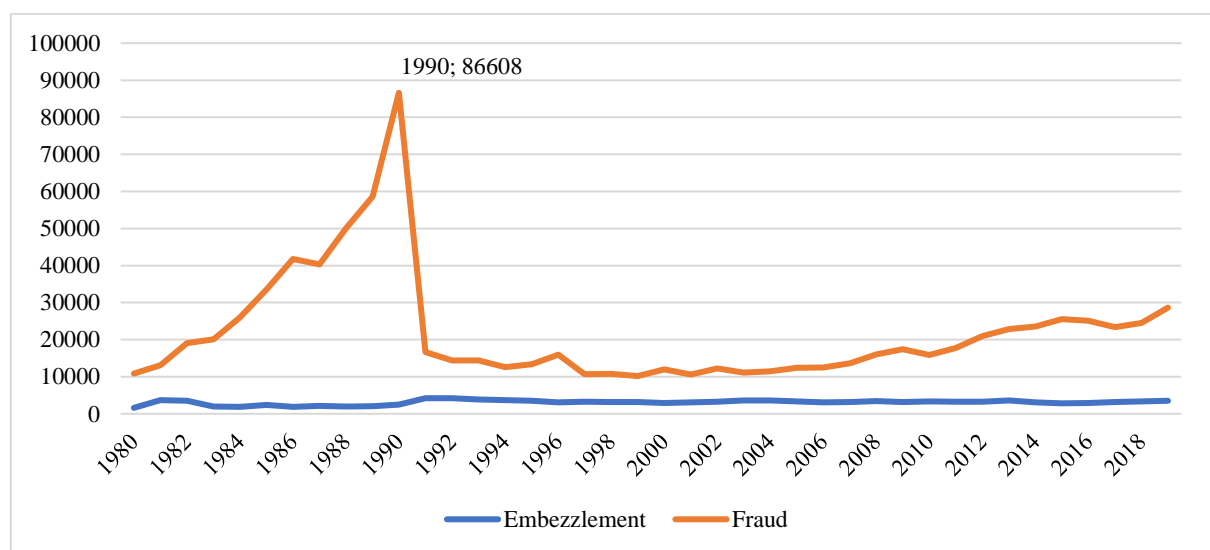
²⁴⁴ Retrieved on 6.3.2021 from Statistics Finland's PxWeb database at https://pxnet2.stat.fi/PXWeb/pxweb/en/StatFin/StatFin_oik_rpk_tiet/statfin_rpk_pxt_11ce.px/, Statistics Finland

petty and aggravated included, according to chapter 28:4,5 and 6 of the Finnish criminal code, as well as fraud, including petty and aggravated fraud, according to chapter 36:1,2 and 3 of the Finnish criminal code. Noteworthy is that insurance fraud or counterfeiting are not included in these offences, as these are listed in chapter 37 of the Finnish criminal code.

Fraud is included here, as I found that this was a prevalent alternative to embezzlement charges in Finnish news, in the same manner as breach of trust was in the Swedish cases. Furthermore, this highlights the sheer amount of the combination of reported cases during the decades.

As can be seen, the amount of fraud and embezzlement cases hit an all-time peak in the 1990s, where one specific cause for this has not been presented. No legislative changes were present here, nor were there any changes in the statistical collection of data. Nonetheless, the early 1990s was the time of one of the worst economic crises in Finland, which is essential to keep in mind.²⁴⁵

Figure 2 Development of embezzlement and fraud, Finland 1980-2019



²⁴⁵ Surprisingly, not much Finnish literature exists regarding economic crimes and their possible linkages to the depression of the early 1990's. As the crimes presented in Figure 2 are not filtered regarding their connection to white-collar crime specifically, no deeper analysis of this will be presented here. Regardless of this it is important to note the large amount of these offences as reported each year as well as the possible linkages between economic recessions and criminal activity.

In Figure 3, all reported embezzlement and breach of trust cases in Sweden between the years 1975-2020 are depicted.²⁴⁶ Breach of trust was included to show, as with the cases of fraud for Finland, a point of comparison, especially as I found that several cases that would seem to fit the embezzlement profile were classified as breach of trust in the Swedish courts.

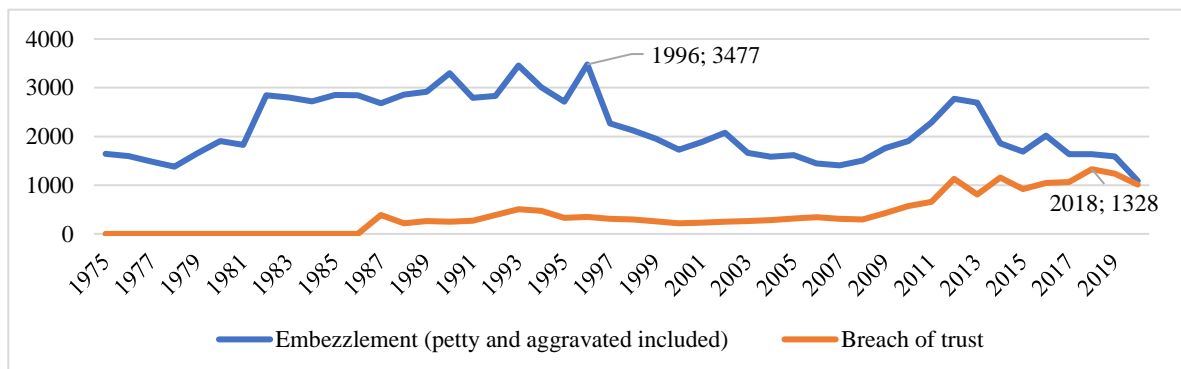
Regarding the data below, breach of trust statistics was not available before 1987 as this section (10:5) was included in the Swedish criminal code in its current form in 1986. Further, statistics for 2020 are at the time of writing (March 2021) still of preliminary nature.

In Sweden, reported embezzlement cases per year have steadily been under 3 500, with peaks in the early to mid-1990s. Surprisingly a decline in reported cases can be seen in the 2000s, excluding a slight rise in the early 2010s. Reported breach of trust cases saw an increase in the 2010s, however, the cases have consistently stayed under 1 500 reported cases each year – and thus marks a significant difference to the larger number of reported embezzlement cases each year.

As with the statistics regarding Finland, it is important to note here that these numbers do not consider if the reported embezzlement case classification was later in court changed to a breach of trust case. Further, these numbers do not depict or tell us anything about the conviction rates or how many of these cases were actually considered crimes. Nonetheless, these statistics do show us something about the prevalence, or at least people's readiness to report these crimes, disregarding if all these reported crimes led to convictions or not. As with the Finnish statistics, it is essential to note, that these statistics are in no form filtered according to the prevalence of white-collar criminality per se.

²⁴⁶ Retrieved on 5.3.2021 from from Brå (The Swedish National Council for Crime Prevention) at <http://statistik.bra.se/solwebb/action/index>.

Figure 3 Embezzlement and Breach of Trust, Sweden 1975-2020



To compare the reported cases in both countries, Figure 4 shows the development of embezzlement cases in Finland and Sweden.²⁴⁷ As mentioned above, when comparing statistics across country borders, it is essential to note the many factors that affect crime statistics and their collection.²⁴⁸ As such, the comparison should not be taken as an absolute but rather as an indication of the developmental trends in each country, respectively.

In any case, Finland consistently shows a more significant number of reported cases than Sweden, excluding a period in the 1980s and 1995. This is surprising, especially as Sweden's population is larger than Finland's.²⁴⁹ Whereas the number of reported cases for Sweden in the 2000s averaged about 1 600 reported cases per year, the Finnish average was about 3200. Between 1999 and 2010 Sweden saw a somewhat steady overall decline in the number of reported embezzlement cases. In contrast, in the same period, Finland saw a steady overall increase, or at least a constant, number of reported cases. This does not directly mean that Finland has more embezzlement, as these numbers do not take into unreported crimes or judgements given. No direct conclusion can be done by solely looking at these numbers, where a combination with victim surveys would help uncover the dark figure of crime. However, some cautious conclusions on the developmental trends of crime can be drawn,

²⁴⁷ Data retrieved from Brå (The Swedish National Council for Crime Prevention) at <http://statistik.bra.se/solwebb/action/index> and Statistics Finland at https://pxnet2.stat.fi/PXWeb/pxweb/en/StatFin/StatFin_oik_rpk_tiet/statfin_rpk_pxt_11ce.px/ on 5.3.2021.

²⁴⁸ Every country has their own way of collecting and managing data, as well as their methods for counting crime. There do not exist any uniform, global, standards for how crime statistics are to be collected, which is why pure comparisons solely via statistics are difficult. See Brå (The Swedish National Council for Crime Prevention) b

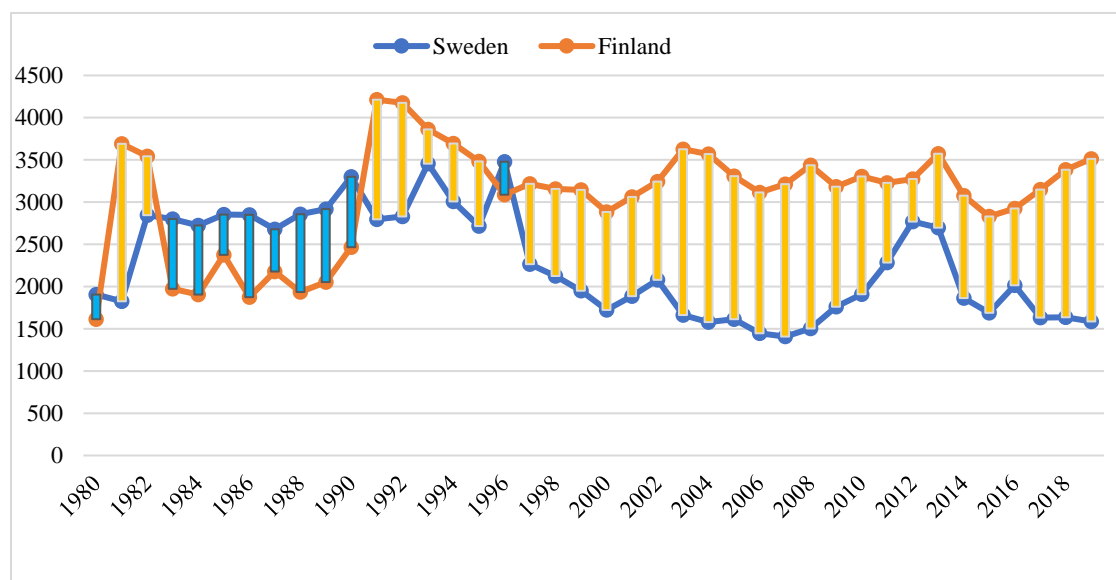
²⁴⁹ For example, according to Statistics Finland, the country had a population of 5 525 292 people on 31.12.2019, whereas the corresponding number for Sweden was, according to Statistics Sweden, 10 327 589 people.

where the above figures do point out an interesting difference in the developmental trends of reported crimes between the countries.

Thus, these figures do not directly answer the question of whether Finland has a higher crime rate when it comes to embezzlement or if the public is simply more inclined to report crimes. Nonetheless, the above figures show an interesting variation in the trends of reported embezzlement cases, where I find it interesting that the population-wise smaller Finland has, on average, an increase in the annually reported embezzlement cases. In contrast, the trend in Sweden seems to be showing a decline in the 2010s.

Caution aside, I would argue that the stark differences in embezzlement rates do mirror something about the level of economic crime in society, as there do not seem to exist any vast differences between the countries regarding their statistics collection or definitions of embezzlement. The fact that the trends differ remarkably between the countries (increase vs decline) could point towards the countries' different focuses on crime prevention. Besides, as these trends do mark a stark difference, it would seem irresponsible to claim that the figures do not say anything at all about the actual economic crime rates in society.

Figure 4 Sweden - Finland, reported embezzlement cases 1975-2020

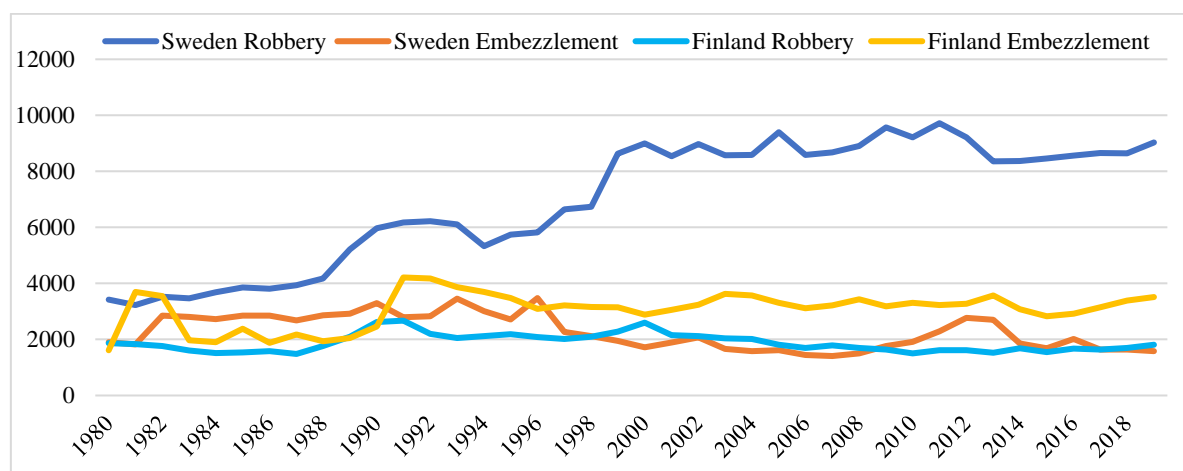


As more violent crimes generally elicit a strong public response, reported cases of robbery (including gross robbery) have been chosen as comparison rates, where the trends of embezzlement can be mirrored, as can be seen in Figure 5.²⁵⁰

The trend of reported robbery cases in Sweden has seen a growing trend since the mid-1990s, whereas the trend in Finland shows a slight decline, or at least a constant, during this period. These figures show that while reported embezzlement cases in Finland were more significant than reported robbery cases, the opposite was true for Sweden. Sweden consistently showed larger reported robbery cases than reported embezzlement cases. This marks an interesting point in reported cases, where the differences are markedly different.

Are thus Finns more inclined to commit economic crimes, whereas Swedes are more violent? The previous might seem like an unnecessarily crude and unfounded generalisation, however, the figures shown do mark some interesting points in what crimes (disregarding actual conviction rates) seem to be growing in each country.

Figure 5 Sweden - Finland robberies and embezzlements, reported cases 1980-2019



As a conclusion to this statistical overview, it is impossible to say if the actual rate of white-collar criminality is growing solely by looking at the above graphs. Nonetheless, the information on embezzlement in general, combined with, for example, PwC's reports, paints

²⁵⁰ Robbery is found in 31:1 and 31:2 (aggravated) in the Finnish criminal code, and 8:5 and 8:6 (gross robbery) in the Swedish criminal code. Data retrieved from Brå (The Swedish National Council for Crime Prevention) at <http://statistik.bra.se/solwebb/action/index> and Statistics Finland at https://pxnet2.stat.fi/PXWeb/pxweb/en/StatFin/StatFin_oik_rpk_tiet/statfin_rpk_pxt_11ce.px/ on 6.3.2021.

a picture of a branch of criminality that is not going anywhere anytime soon, and that affects Finland and Sweden as well as the rest of the global world. Furthermore, the trend in Sweden seems to show a decline in embezzlement cases during the mid-to-late 2010s, whereas the trend for Finland appears to show the opposite. What this means for white-collar criminality remains to be seen and would surely grant an opportunity for future research.

6. The criminology of the Finnish and Swedish embezzler

In this section, the case material collected, as outlined in section 5.2 above, will be reviewed and analysed. First, I will present some general summaries from the data, after which I will highlight certain cases as well as discuss those conclusions that can be drawn from the given data. A short tangent into crime journalism will also be presented.

6.1. Case material

The case material consists of 107 Finnish cases (reference numbers F1-107 in Appendix A) and 83 Swedish cases (reference numbers S1-83 in Appendix A). Out of the Finnish cases 53 % had a male offender, whereas 38 % had a female offender. In 4 % of the cases the offenders were female and male (pair or group), and in 5 % of the cases the gender of the offender was not revealed. In Sweden, the gender distribution was similar, in 58 % of the cases the offender was male, in 40 % the offender was female. In 2 % of the cases the offenders were female and male (pair or group).²⁵¹

The age of the offender was often not mentioned in the news, in Finland the age was not mentioned in nearly half of the cases (47 %). In Sweden the age was excluded from 39 % of the cases. The three largest age groups of the offenders in Finland (at the time of judgement) were 30's (16 %), 50's (15 %) and 40's (8 %). The three largest age groups in Sweden were offenders in their 60's (17 %), 40's (16 %) and 50's (16 %). Whereas there were no reported cases in Finland where the offender was in their 20's (at the time of judgement, and as such, some offenders have likely been in their 20's when the illegal activity began), in the Swedish

²⁵¹ Here the percentages are round up to the nearest whole number.

cases 6 % of the offenders were in their 20's. However, no definite conclusions can be drawn from this due to the large number of cases where the offender's age was excluded.

In both Finland and Sweden, the three most prevalent positions of the offenders were managerial position (22 % in Finland and 19 % in Sweden), worker (21 % in Finland and 14 % in Sweden) and treasurer (10 % in Finland and 19 % in Sweden). Worker here refers to a collection of cases, where the person's title has not been explicitly mentioned in the news and the employer can thus be, for example, an association, a union, a public organization, or a restaurant. If, for example, the news outlet specifically mentioned the worker as a cashier, he/she will have been categorized as a cashier (5 % of all offenders in Finland, no cases where cashiers were explicitly mentioned in Sweden). Important to remember is here is again that the case material is categorized explicitly from the information available through different news outlets.

Regarding the positions of the offenders, the similarities between the countries are interesting, and the fact that the three largest groups are the same (albeit with variations in prevalence) does contradict the assumption that white-collar criminals are CEO's (Chief Executive Officer) or CFO's (Chief Financial Officer). In fact, in only 5 % of the Finnish cases, the offender was specifically mentioned as a CEO, whereas no case in the Sweden had a specific mention as the CEO as the offender. Additionally, only 5 % of all cases in both Finland and Sweden had a CFO (or something similar to this) marked as the offender. Important to note is that it is possible that the actual percentage of CEO's is higher but that the position of the offender has not been categorized, in which case the offender will have been marked as a worker.²⁵²

No clear majority within the gender groups as per their positions can be seen, which shows a somewhat wide variation within the female and male offenders. However, some groupings can be mentioned here. The largest grouping of female offenders was worker – where out of

²⁵² A discussion on why journalists or the media would exclude the position – as with the age of the offender – will not be held here, however this would mark a interesting point for future research.

all female offenders 24 % in both countries were classified as workers. This was followed by accountant in Finland (15 %) and treasurer in Sweden (18 %).²⁵³

Out of all male offenders in both countries, 30 % (Finland) and 25 % (Sweden) were classified as having a managerial position. This was followed by a classification of worker in Finland (19 %) and treasurer in Sweden (21 %). When looking solely at managers as an isolated group, over 70 % of all managers in both countries were male.

The fact that the majority of the managers in the case material were male is not surprising. White-collar criminals have traditionally been white males, where the underrepresentation of women in the corporate world – at least in positions of power – has been an essential factor in explaining this gender discrepancy.²⁵⁴ The truth of this explanation, or if men are simply more inclined to commit white-collar crimes, will not be fully resolved until social gender roles are not as prevalent in society as they still are, as the below quote suggest.

Corporate crime reflects patriarchal patterns that exclude women from decision-making roles and promote a form of masculinity celebrating aggressive pursuit of material success... The true extent to which gender plays a role in generating white collar crime may not be resolved until women are much more fully represented in the decision-making ranks in the corporate world.²⁵⁵

In the workplace men and women have traditionally been assigned different roles, where the thought of men as natural-born leaders often shows in men holding leadership positions and women working as secretaries. This stems from the assumption that men are more task-oriented and ambitious, whereas women are more concerned in their relationships with others, that is, women are “gossipy”, and men are focused on work.²⁵⁶

For example, going through the board of Directors of Nokia, throughout the 1960’s to the 1990’ not a single woman could be seen on the board.²⁵⁷ Now, however, several women are members of the said company board, where, as of 2020, a woman is the chair of the board for the first time. Whereas this is only one company, and thus generalizations cannot be made of a single event, the simple fact that this is possible, shows that the general climate

²⁵³ These percentages are counted from the females and males working alone, that is, offenders working in pairs or groups have not been included in the gender analysis.

²⁵⁴ Friedrichs 1996 p. 236

²⁵⁵ Friedrichs 1996 p. 237

²⁵⁶ Blackstone 2003, p. 337.

²⁵⁷ See vuosikertomukset.net for an overview of the history of Nokia

and view on gender roles is changing. Nevertheless, the fact of the matter is that globally, women are still underrepresented in executive positions in companies, where, for example according to a Deloitte survey, in 2018, globally only 4,4 % of CEO positions and 16,9 % of board seats were held by women.²⁵⁸ According to the report, the situation in Finland and Sweden was somewhat better, where the percentage of board seats held by women was 31,9 % and 33,3 %, respectively. Nonetheless, the trend towards inclusion is still prolonged, and the road to “global gender parity” in the boardroom is lengthy.²⁵⁹

Regarding the offender's employer in the dataset, in Finland, employers' two largest classifications were a company (30 %) or association, such as a political or sports association (30 %).²⁶⁰ In Sweden, the variation was somewhat more considerable, where the three largest employers of the offenders were associations (27 %), municipality or government (22 %) or company (16 %). Municipality and government employers accounted for only 7 % of all cases in Finland.

In both countries, the most considerable amount of embezzled/damage caused varied between 10 000 € and 49 999 € (32 % of the Finnish cases fell into this range, 31 % Swedish cases fell into this range). Regarding the Swedish cases, the news reported the amounts in Swedish Krona (SEK), which was then converted into a rough euro amount using the currency converter Oanda, which can be found at <https://www1.oanda.com/currency/converter/>. These conversions were done in January and February of 2021.

The following most considerable euro amount in Finland was in the range of 100 000 € - 199 999 € (15 % of the cases) and 50 000 € - 99 999 € (13 % of the cases). In Sweden, the variation was somewhat larger, where 19 % of the cases fell into the 50 000 € - 99 999 € range, and 11 % of the cases fell into the 100 000 € - 199 999 € range, as well as another 11 % of cases falling into the under 5 000 € range. In sum, however, the embezzled amounts

²⁵⁸ Deloitte 2019, p. 9.

²⁵⁹ Deloitte 2019, p. 7.

²⁶⁰ With company is here meant any company that was not specified in the news. A specified company would be for example a bank, a law firm, a café, or a market, in which case it will be shown as such in the dataset.

were highly similar in both countries, where, in 70 % of the Finnish cases the embezzled amount fell under 200 000 €, the corresponding percentage in Sweden being 77 %.

Before delving into a more qualitative analysis of the material, a brief venture into crime journalism will be presented in connection with the analysis of the news outlets used in this thesis.

6.2. Crime journalism in light of the case material

Crime journalism, albeit popular today, is not something new to the modern world, where journalistic pieces on crime have been a central part of journalism from as early as the 1700s.²⁶¹ Crime journalism is interesting because it reveals the core values of society and where the unspoken, shared, boundaries lie. Thus, in a sense, investigative journalism is also the investigation of society and its values.²⁶² By looking at which crimes get picked up by news outlets, what factors get more attention and what aspects get overlooked, the community's focus, what is valued and what is culturally accepted, is inadvertently shown.²⁶³

Scandals and sensationalism can act as a form of fuel of the media, where politics, sex, religion, and financial disorder make for good sensationalistic headlines. Sensationalism and scandals are to be differentiated, where sensationalism leads to attention, whereas scandals require an additional sense of indignancy and some form of wrongdoing.²⁶⁴

Today we have true crime documentaries and podcasts, and crime-solving and investigating have become a popular trope in movies and tv-shows. Crimes fascinate, where, in 2002, crime was the second most common tabloid topic in one of the most common tabloids in Finland (losing only to celebrity news). Of these crimes, 42 % were connected to homicides.²⁶⁵

The news outlets in the data collection for this thesis were classified as only YLE/SVT if news regarding the case were solely found – through the use of Google – on their respective

²⁶¹ Mäkipää & Möra 2009, p. 207.

²⁶² Mäkipää & Möra 2009, p. 207.

²⁶³ Mäkipää & Möra 2009, p. 207.

²⁶⁴ Dahlgren, Kivistö, & Paasonen 2011, p. 7-8.

²⁶⁵ Mäkipää & Möra 2009, p. 213.

sites. It goes without saying that the case may have been reported in, for example, a printed newspaper. However, as these were not the focus of the thesis, if other news were not found through the use of the search engine, it was classified as a case that had *limited visibility*. Further, it should be noted that different reporters and news stations have varying customs of reporting on cases, and even though attempts at using different keywords and specifiers were used, it is possible that some cases were present through other news outlets, but that they were not found via the adopted search methods.

If a case was found on YLE or SVT and on two other news platforms, that is, three news platforms in total, the case was classified as having *some visibility*. The case was categorised as having high visibility if found on four or more news platforms (including YLE/SVT).

In both countries, over 40 % of the cases were classified as having high visibility (49 % in Finland and 43 % in Sweden). However, 45 % of the Swedish cases received only some visibility, the corresponding percentage in Finland was 33 %. In Finland, the portion of cases receiving attention from only YLE was quite high (19 %) whereas the percentage was somewhat lower in Sweden (12 %). No clear correlation as to why some cases had higher visibility in the news compared to others can be found.

Stereotypically one considers, for example, higher financial management, such as CFO's, as a 'typical' embezzler, however, the case material shows that these higher-ups are not as prevalent in the news as one would think.

Regarding, for example, the offender's position, some offenders acting as CFO's received only limited visibility through YLE/SVT (in total CFO's made up 5 % of all cases in both countries as stated in section 6.1 above). However, when the embezzler was a principal (3 % of Finnish cases and 2 % of Swedish cases), all cases received high visibility in both countries. Further, when the offender was a lawyer (2 % of the cases in both countries) or a pastor (2 % of the Finnish and 1 % of the Swedish cases), the offender received at least some to high visibility – that is the case was always picked up by at least two news platforms.

Regarding the above, it can thus be assumed that offenders who maintain a traditionally trusted position, such as a principal or pastor, increase the probability of the case reaching several news platforms and thus a larger audience. These cases fill out all the workings of a

‘scandal’, where the modern audience often links these scandals with democracy and open dialogue.²⁶⁶ However, definite conclusions cannot be drawn from this as the actual amount of, for example, principals embezzling was minimal (3 cases in Finland and 2 cases in Sweden).

Surprisingly, the amount embezzled did not seem to have any effect on what news platforms picked up on the story. For example, regarding embezzlement in the 10 000€ - 49 999 € range, no clear distribution regarding the news platforms can be seen. In 26 % of the Finnish and 19 % of the Swedish cases, within this range, the case was only reported by YLE or SVT. Even in cases where the amount embezzled was in the millions, there were cases that only received some visibility. For example, out of the cases where the amount embezzled was around 1 million, 25 % received only some visibility in Sweden, the corresponding percentage in Finland was 33 %. However, in general, the cases in which the embezzled sum was substantial, the amount of received visibility was at least moderate, if not high. It should be noted that only 6 % of all Finnish cases and 7 % of all Swedish cases were in the million and above range. Noteworthy is here again the similarity between these numbers, where under 10 % of all cases in these countries were in the million-euro range.

Regarding the gender distribution in this case material, no clear links can be seen here regarding the visibility of the case and the gender of the embezzler. Out of the cases that received high visibility the female offenders accounted for 37 % (Finland) and 44 % (Sweden). The male percentages here were 52 % (Finland) and 56 % (Sweden). Out of the cases picked up by 3 news outlets at most, 46 % were female and 51 % were male offenders in Finland. The corresponding numbers in Sweden were 38 % for females and 57 % for males. Regarding the cases with limited visibility, the numbers between the countries were surprisingly similar. Out of all the cases that received limited visibility, 30 % were female offenders (both countries) and 60 % (Finland) and 70 % (Sweden) were male offenders.²⁶⁷

As such, it cannot be said that, for example, all cases with a female offender automatically received less visibility, or that all cases with a male offender received more attention. There

²⁶⁶ Dahlgren, Kivistö, & Paasonen 2011, p. 10.

²⁶⁷ In this gender analysis, as with the analysis above, only those offenders working alone are accounted for. Notable here is again the fact that in 5 % of all Finnish cases the gender of the offender was not revealed in the news.

did not seem to be any considerable variation between language use when discussing the offenders either. This is an important point when discussing crime, due to the traditional gender roles (the nurturing mother and the man as the financial provider, i.e., the ‘patriarch’), which are visible in some forms of crime reporting, as discussed shortly below.

Maternity is still considered by many to be the pinnacle of femininity, where motherhood is seen as the primary purpose of a woman. Because of the (mis)conception of women being naturally more caring and nurturing, a bad mother is viewed as the ultimate villain.²⁶⁸ This can especially be seen in the media reporting of crime. Women who kill or commit other violent crimes are often described as ‘bad mothers’ – even when they are not, in fact, mothers – whereas men are rarely described as bad fathers.²⁶⁹ That is, when women do not adhere to the traditional ideals of femininity, they can be judged as bad mothers and bad wives.²⁷⁰ Further, the gender of the female is often more prevalent – at least in Finnish evening newspapers – in articles regarding violent crimes.²⁷¹

However, in the case material, the reporting was not gendered. If anything, the gender of the offender was close to irrelevant in the Finnish cases, seeing as some of the articles did not even mention the gender of the offender. Additionally, no emphasis was put on if the offender was a mother or father, as can often be the case regarding violent crimes. In the articles the sensationalism – if attempted – was found through the use of the offenders' titles, where the emphasis was put on, for example, the offender’s specific position and their abuse of his/her client’s trust.

One aspect that I found specifically interesting regarding, especially the Swedish cases, is that often, suspicions regarding embezzlement were reported, however, specifics detailing the case were more challenging to find. That is, suspicions of embezzlement were often headlined in both Finnish and Swedish news outlets, however, in many instances, no news after this were found – at least by conventional Google searches. There is no way of knowing if these cases merely were dismissed or did not lead to more detailed investigations. Additionally, it is possible that the cases were later sealed, or the charges were changed to,

²⁶⁸ Lotz 2017, p.127.

²⁶⁹ Jewkes 2015, p. 155

²⁷⁰ Jewkes 2015, p. 155.

²⁷¹ Venäläinen 2013, p. 23.

e.g., fraud. It is nevertheless potentially harming to the suspect or the company in question to have suspicions of embezzlement reported, however there not later existing any clear, easily accessible report of the outcome of the case.

Some news sites have the ‘read more’ function regarding news that discuss the same topic/case, albeit the function is used at a varying level. As a reader, it would be ideal that reports regarding a specific case would always be put into a sequence of stories. Even so, especially regarding public service companies, I am also aware of the stretched resources, and the amount of investigating this would take, particularly regarding older cases.

Regarding white-collar crime journalism and the detection of more significant economic discrepancies, investigative journalism has a vast potential for uncovering complex and often excruciatingly detailed and complex cases. Taking the enormity and length of many of these cases, this form of investigative journalism is also one of the most arduous and challenging journalism forms.²⁷² The need for this form of journalism is nonetheless clear, where the need for investigative journalism does not only apply to larger companies but also associations, schools and parishes, albeit investigative journalism is here assumed to be of a smaller scale. Nonetheless, as the case material shows that embezzlements are frequent in smaller establishments and organisations as well as large companies, and as it is shown that also “regular” people, and not only higher executives and politicians, commit these crimes, journalists willing to report and write about white-collar crime is an essential aspect of public service.

6.3. Discussion of findings

The point of this thesis has been to discuss white-collar criminality, particularly embezzlements, and how they show themselves in globalized welfare states such as Finland and Sweden. In section 5.1 above, Cressey’s arguments on an unshareable problem being a factor (motivator) in embezzlement cases, was mentioned. In the same section, it was mentioned that the offender would try to find some rationalization for their criminal

²⁷² Investigative journalism is not discussed here in depth. A master’s thesis from the University of Jyväskylä regarding the subject of economic crime and the way journalists access information in lengthy economic criminal processes gives a well-rounded overview of the economic crime journalists’ challenges – see Mustikainen 2014.

behaviour. For example, they were only borrowing the money and having every intention of paying it back.

No definite conclusions can be drawn from the findings in the case material, as for example the motive for the crime was not given in 63 % of all Finnish and 51 % of all Swedish cases. If excluding the cases where no motivator was given, that is, only accounting for those cases where a motivator was given, money problems were given as a motivator in 38 % of Finnish and 27 % of Swedish cases. Gambling was an additional core factor to be accounted for where 44 % of all Swedish offenders mentioned gambling debt or gambling problem as a motivator (out of cases where a motive was given). The corresponding number in Finland was 35 %. Straight-out greed or cases where the money was taken for simple consumption was prevalent in 10 % of the cases in both countries where a motive for the crimes was given.

Thus, the above findings suggest that in cases where the motive was given, mental problems or financial struggles accounted for a large part of the *why* in explaining why the offender resorted to criminal activity.

The above can, for example, be seen in a case where a woman in her 60s, over a period of 10 years, had embezzled over 800 000 € from a bank of which she was a long-term employee. She said that she used the money to pay for her son, who had financial problems, as well as paying her own and her loved one's instant cash loans and bills. When caught, the woman claimed that it was a relief and confessed to everything.²⁷³

However, in some cases the motivator was no more complicated than the traditional *opportunity makes a thief*. In a case where a union treasurer embezzled about 118 000 euros from its members (1,2 million SEK) the male offender could not give any other explanation for his behaviour (that continued from 2007-2013) other than that he lived over his means during that time.²⁷⁴

One of the most publicised Finnish case in recent years of the *money was right there*, phenomenon was the case of the parking meter embezzlers. The case involved three male employees of the city of Turku, in their 50's at the time of sentencing, who embezzled over

²⁷³ Case reference F101.

²⁷⁴ Case reference S55.

one million euros from the city's parking meters during a period of over twenty years.²⁷⁵ The fact that this was not discovered in any of the city's internal audits brings me to one of the more interesting findings.

Despite advances in technology and all the techniques of the modern-day global world, many cases involved quite simple forms of embezzlement. For example, in a case where a union treasurer since the early 1990s embezzled over 88 000 € from the union's register – he committed the offence by simply taking money from the register. In his 70's at the time of sentencing in 2006, the man did not use advanced schemes to con the auditors but mostly avoided detection by falsifying the financial statements using white-out.

In several cases, the embezzlement was done simply through transfers to one's own account or merely taking money from the cash register, that is, a form of activity that should be quite easy to notice, even if covered up. Granted, many cases also included the falsification of bank statements and knowledge of the organisation's other financial methods. For example, in a case where a woman in her 30's embezzled over 2 million euros between 2002-2006 from the company in which she held the position equivalent to a CFO, hid her behaviour through, *inter alia*, fiddling with the company's VAT records.²⁷⁶

Nonetheless, no extravagant schemes or long-term planning was present in a big portion of the cases, where it many times seemed as if the offender took money once, and once they noticed that they did not get caught, they continued. In many cases the embezzlement was only discovered by accident or chance, or through the offender's confession. An example of this is the case where a politician embezzled about 110 000 euros between 2015 and 2017 from two different associations where he acted as a treasurer. The man, in his 40s, explained that he initially transferred money to his own account to help a person in trouble, and that he then later lost control over the situation. In the end he had conducted over 250 separate account transfers. This was only noticed by accident when one of the associations noticed an unpaid bill that led to the unveiling of the scope of the offender's activity. Here, the man

²⁷⁵ Case reference F99.

²⁷⁶ Case reference S6.

rationalized and justified his actions by claiming that he did not have any criminal intent and that he viewed his actions as loans.²⁷⁷

Thus, whereas many companies and associations do have internal controls in place, and whereas many offenders do a good job at covering their tracks, there are many cases where the offenders have not acted according to a specific plan, where the theoretical chance of detection should be relatively high. Additionally, there are several cases in which treasurers, or the like, act under no supervision, making the unlawful and undetected use of the funds in their possession relatively easy. For example, an office secretary embezzled 670 000 euros from the company in which she worked during a period of 3,5 years. This was possible as the woman in her 40s managed the company's financial management independently and without supervision, being solely responsible for the company's cash flow for several years.²⁷⁸ In another case a woman in her 40s could continue her embezzlement from the union in which she worked with financial matters. The case was discovered only after she turned herself in. The woman said that she first took money to pay her rent, but she could then continue with the embezzlement without anyone noticing because of inadequate internal control mechanisms.²⁷⁹

In another case the embezzlement was only noticed when the offender was on sick-leave and the hired substitute noticed the discrepancies. Here, the man working as the equivalent to a CFO at a restaurant embezzled over 240 000 euros between 2006 and 2015. He took money from the register and transferred funds to his own account, and this was only noticed when he got sick in 2015 and his hired substitute noticed that something was not right with the accounting. The man had been a long-term (over 18 years) and trusted employee of the company. He additionally did not give any specific motive for the crime, he had merely used the funds for the day-to-day consumption of him and his family.²⁸⁰

Additionally, merely taking money from the cash register through the use of forging receipts was prevalent in cases where cashiers or workers of stores and restaurants were the

²⁷⁷ Case reference S68.

²⁷⁸ Case reference F86.

²⁷⁹ Case reference S65.

²⁸⁰ Case reference S50.

offenders.²⁸¹ For example, in a case of a café worker embezzling over 300 000 € from his employer between the years 2012 and 2017, the offender struck cash payments into the register as card payments, did not register cash payments at all or at a sum smaller than the actual selling price. It was a classic case of ‘he was the last person anyone could have expected’. The criminal activity here was also discovered by accident, as the trail to the crimes and the offender started with a customer contacting the café to ask about a receipt that they had not received.²⁸²

As has been shown, the ages, positions and sums of embezzled funds vary. However, differences between Finland and Sweden are minimal, with some of the similarities being striking, especially regarding the sums of the appropriated funds. One thing that each and every case has in common is that the person in their daily activities, either at work or at a semi-formal association, come into contact with money, either via banks, through invoicing, or through cash registers. Therefore, the opportunity for these crimes is not farfetched, but rather present – asking a customer for a higher price than the actual cost or taking money out of a safe does not require a criminal mastermind. This supports the argument that in most cases, the people are not career criminals but regular, upstanding citizens who, because of one reason or another, resort to criminal activity due to an opportunity presenting itself.

It should be noted that attempts at registering previous criminal history was attempted, but in over 80 % of cases in both countries, this information was not disclosed. In both countries, only 12 % of all cases revealed that the offender had no previous criminal history – another striking resemblance. In 4 % of the Finnish cases and in 1 % of the Swedish cases, the offender was mentioned as having a previous criminal history. Nonetheless, no general conclusion can be drawn from this due to the absolute majority of the cases not revealing the offender's previous criminal history.

It goes without saying that my definition of white-collar criminality was looser and more flexible than many others, as I accounted for restaurant employees and treasurers in associations. However, I do feel that this gives a more realistic picture of the extent of these white-collar crimes, as we have seen that it is not only executives that embezzle large sums

²⁸¹ For example, cases F98, F102 and F4.

²⁸² Case reference F70.

of money – cashier's do it too. I maintain that cashiers, workers and municipal workers in charge of parking meters (even if classified as blue-collar workers) should be included within the spectrum of white-collar criminality. I base this on the fact that these people are *entrusted* with handling money and work in a legitimate and respected occupation. The embezzlement thus breaks a chain of trust and loyalty. The assumption is, and should be, then that any person entrusted with money, especially through their work or trusted position, remains within the constraints of the law when handling the finances – even if simply putting the money in a cash register or storing it in a safe.

So what, if anything, does globalisation have to do with white-collar criminality and its motivators, as presented above? By only looking at the cases presented, it would seem that globalisation has little to do with the run-of-the-mill white-collar case. When excluding cybercrimes, which are another thesis entirely, a basic white-collar crime of a manager embezzling organisation funds seems to have little to do with globalisation. This in the sense that the increased movement of workers, information and data, or the interconnectedness of the world does not seem to greatly affect their inclination or motivation to take money out of a safe.

Disregarding the above, it is also clear that internet banking's increased use has made transfers and the cover-up of these increasingly easier. It only takes a couple of clicks for the money to go through a couple of accounts into your personal account, where, if you are solely responsible for the finances of the company, the probability of you getting caught – at least immediately after the fact – seem to be quite slim.

6.4. Some concluding thoughts

I conclude this thesis by stating that whereas globalisation is not the source of all evil, it certainly has made certain forms of white-collar crimes easier – as stated in the previous section regarding the ease of account transfers. Additionally, the prevalence of online casinos and internet gambling has undoubtedly affected how many people are affected by gambling problems, which can, at least indirectly, affect the inclination to resort to desperate measures, i.e., criminal activity. As presented in the data, many white-collar criminals did not see their behaviour as criminal, either because they saw it as a loan, claimed they had a

right to extra-salaries or because they claimed they had no criminal intent.²⁸³ In contrast, many also confessed or went as far as turning themselves in, exposing their criminal behaviour.²⁸⁴

The stereotypical white-collar criminal as the middle-aged male executive is not supported by the data presented; for example, many offenders were female and not in executive positions. Nevertheless, it bears emphasizing that the definition of white-collar criminality and the scope of embezzlement cases used here forces the traditional stereotype to decrease in importance. Thus, not all managers are embezzlers, and in the same manner, not all embezzlers offend due to gambling problems. Mental health issues are a prevalent factor in the likelihood of one's inclination towards crime, as are personal money problems or stressful living issues. Equally important is the concept of the *opportunity making the thief*, where some people will likely commit white-collar crimes regardless of their position as long as the right opportunity presents itself.

I find that, on its face, a straightforward, correlation between globalisation and white-collar criminality cannot be drawn. Nonetheless, due to the sheer magnitude of the effect globalisation has had on our daily lives in the last decades, this correlation, direct or not, cannot be excluded. I would therefore state that it is not too great of a stretch to say that the effects (both indirect and direct) of globalisation on our, inter alia, financial structures and ways of working surely have impacted the ease with which some forms of criminal activity can be performed.

I do not have a single criminological theory that would encompass all embezzlers in Finland and Sweden. I find it exceedingly important to consider several different theories, criminological, sociological, and psychological, when trying to understand the core motivators behind certain white-collar crimes. I further claim that increasing importance is to be given to factors such as economic crises, unemployment rates and other global trends when viewing criminal activities, as I find that few things are purely isolated incidents.

²⁸³ For example, cases S46, S78, F12, F40.

²⁸⁴ For example, in cases F93, S7, S9, S65 and S69 the offenders themselves confessed which led to the embezzlement being discovered.

Despite this, I would also caution towards going to the other extreme and giving globalisation too much credit for certain crimes. Some crimes can, in fact, be isolated from the interconnected global world, where merely taking money from a safe is something that has happened throughout history. Finally, I argue that there is no one clear solution to white-collar criminality. However, I do claim that strong internal control mechanisms in organisations defend towards the inclination towards white-collar crime, where the lack of these mechanisms can de facto increase and prolong the illegal behaviour.

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Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
F1	M	30's	Company	Assistant/secretary	2016-2018	500 000 € - 999 999 €	Transferred substantial sums of money from the company account to his own account through modified invoices.	Gambling	Several news outlets	https://yle.fi/uutiset/3-1046124	https://www.aamulehti.fi/rikos/art-2000007556217.html
F2	M	30's	Bank	Worker	october 2015- august 2016	1 million	The man applied for loans on behalf of customers without their knowledge and transferred the money to his own account.	Gambling	Several news outlets	https://yle.fi/uutiset/3-1019757	https://www.iltalehti.fi/kotimaa/a/201805302200981129
F3	M	30's	Association	Managerial position	2015-2016	10 000 € - 49 999 €	Took money from income from matches and fan products	N/A	YLE and a few others	https://yle.fi/uutiset/3-9526643	https://www.is.fi/jalkapallo/art-2000005138882.html
F4	F	30's	Market	Cashier	2014, 2015-2018	50 000 - 99 999 €	Searched the cash register for receipts where purchases had been paid for in cash. The woman then made a customer return, took the money, put it aside or in the trash, and later took the money for herself. In addition to her own IDs, the woman used the IDs of other employees to make false customer returns.	Gambling	YLE and a few others	https://yle.fi/uutiset/3-1109224	https://www.is.fi/kotimaa/art-2000006323872.html
F5	M	30's	Finnish Defence Forces	Managerial position	End of 2016- beginning of 2017	5 000 € - 9 999 €	Stole from army	Money problems	Several news outlets	https://yle.fi/uutiset/3-1024309	https://www.helsingin uutiset.fi/paikalaiset/1314709
F6	F	30's	Association	Worker	2008-2011	200 000 € - 299 999 €	Transferred to own account. Forged documents	N/A	Several news outlets	https://yle.fi/urheilu/3-625988	https://www.is.fi/salibandy/art-2000000531815.html
F7	M	30's	Restaurant/Café	Worker	3 years	10 000 € - 49 999 €	The man drank an average of a couple of pints of beer during or after the shift. In addition, he took home strong and mild alcohol, energy drinks, and an average of one and a half packs of cigarettes a day.	N/A	YLE and a few others	https://yle.fi/uutiset/3-7904154	https://www.iltalehti.fi/uutiset/a/2015040119456637
F8	F	30's	Parish	Worker	2016-2017	5 000 € - 9 999 €	Took money	Gambling	Several news outlets	https://yle.fi/uutiset/3-9709056	https://www.kaleva.fi/tuuran-seurakunnan-kavallusjutusta-puolen-vuoden-e/1809492
F9	M	N/A	Finnish Defence Forces	Managerial position	2012-2015	50 000 - 99 999 €	He had transferred money to his own account while being responsible for the accounting and bookkeeping of the Uusimaa Jääkäri Tradition Fund.	N/A	Several news outlets	https://yle.fi/uutiset/3-1133734	-
F10	F	30's	Union	Treasurer	May 2013- February 2014	10 000 € - 49 999 €	Transferred to own and husband's account	N/A	Only YLE	https://yle.fi/uutiset/3-8111756	https://yle.fi/uutiset/3-7802328
F11	F	40's	Union	Managerial position	2011-2016	100 000 € - 199 999 €	Used association credit card for personal use	No criminal intent	Several news outlets	https://yle.fi/uutiset/3-9902329	https://www.is.fi/taloussanomart-2000005429052.html
F12	F	40's	Association	Treasurer	2013-2015	10 000 € - 49 999 €	Transferred to own account, paid personal bills from association account (also her child's field trip)	Money problems	YLE and a few others	https://yle.fi/uutiset/3-1019066	https://www.is.fi/mautlaji/art-2000005667171.html
F13	M	40's	Municipality & Government	Worker	1999-2007	200 000 € - 299 999 €	Transferred to own account and took money from cash register. Falsified account statements. Was solely in charge of bank accounts. He submitted budget reports to the board, which he (to some extent) falsified. He glued the false statements to the correct information on the original statements and took a photocopy, making the forgery more difficult to detect if the accounts had been monitored. He also put in "input" on the bank statements, even if it was a withdrawal.	Alcohol	Several news outlets	https://yle.fi/uutiset/3-5670356	https://www.mtvuutiset.fi/artikkeli/eduskunnan-kerholta-kavaltaminen-oli-erittain-helppoa/2039066#gs.s1bmm
F14	F	40's	Company	Real-estate	2013-2014	100 000 € - 199 999 €	Transferred money from the renovations of the housing company's to her company's accounts, even though those repairs were not even underway. Also made overpayments and took augmented compensations. Falsified financial statements.	N/A	YLE and a few others	https://yle.fi/uutiset/3-1013683	https://www.iltalehti.fi/kotimaa/a/20180328220084447
F15	F	40's	Union	Treasurer	2008-2009	10 000 € - 49 999 €	Transferred to own account	Gambling	YLE and a few others	https://yle.fi/uutiset/3-5502521	https://www.iltalehti.fi/uutiset/a/2010020311049835
F16	M	40's	Association	Board member/Chair	January 2016- February 2017	10 000 € - 49 999 €	Transferred to own account	Money problems	Several news outlets	https://yle.fi/uutiset/3-1050526	https://www.karjalainen.fi/uutiset/utis-alueet/maakunta/item/200784

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
F17	F	50's	Association	Treasurer	2010-2012	100 000 € - 199 999 €	Transferred to own account	Gambling	Several news outlets	https://yle.fi/uutiset/3-561201	https://www.ts.fi/uutiset/kotimaa/451621/Nainen+kavalsi+yhdistykselta+yli+100+000++ehdotonta+vankeutta
F18	F	50's	Parish	Assistant/secretary	june 2016-march 2017	400 000 € - 499 999 €	Withdrew cash and transferred money to her own accounts. Registered salaries for other employees that she paid to herself. Hired her daughter and goddaughter without permission.	N/A	Several news outlets	https://yle.fi/uutiset/3-1067392	https://www.is.fi/kotimaa/art-2000006040881.html
F19	F	50's	Company	Treasurer	2006-2017	10 000 € - 49 999 €	Veteran's association: transferred to own account and paid bills from the account. Printed false receipts, didn't account for her personal withdrawals and meddled with the financial statements- The collection agency: received orders from several clients, did not settle the money she had collected from her customers as agreed.	N/A	YLE and a few others	https://yle.fi/uutiset/3-1047216	https://www.iltalehti.fi/kotimaa/a/89c891e1-36dc-482e-a392-66d530c9f379
F20	M	50's	Association	Board member/Chair	Several years	10 000 € - 49 999 €	The foundation boss sold the trees from the forest of the property of the foundation and kept the money.	N/A	Several news outlets	https://yle.fi/uutiset/3-716989	https://www.savonanomati.fi/paikalaiset/3231986
F21	F	50's	Company	Worker	1998-2014	500 000 € - 999 999 €	Double invoicing	N/A	Several news outlets	https://yle.fi/uutiset/3-1104483	https://yle.fi/uutiset/3-10914423
F22	M	50's	Association	Managerial position	2011-2012	100 000 € - 199 999 €	Transferred to own account and used association credit card for personal cash withdrawals	N/A	Several news outlets	https://yle.fi/uutiset/3-6888783	https://www.hs.fi/kotimaa/art-2000002682061.html
F23	F	60's	Company	Lawyer	1998-2005	2 million	The victim was a widow, about 80 years old, whose property was managed by the accused's law office.	N/A	Several news outlets	https://yle.fi/uutiset/3-5770416	-
F24	F	60's	Municipality & Government	Other trusted position	2011-2016	50 000 - 99 999 €	Transferred funds from clients to herself, or paid online shopping from their accounts	N/A	Several news outlets	https://yle.fi/uutiset/3-1005946	https://www.iltalehti.fi/kotimaa/a/201802052200721113
F25	M	70's	Company	Managerial position	2011-2015	1 million	The convict circulated money through various companies from account to account with the help of his ex-wife. Also embezzled money from a company in which he was an investor	N/A	YLE and a few others	https://yle.fi/uutiset/3-1004082	https://www.karjalainen.fi/uutiset/utis-alueet/maakunta/item/160565
F26	M	70's	Union	Treasurer	2014-2016	10 000 € - 49 999 €	Transferred to own account	N/A	YLE and a few others	https://yle.fi/uutiset/3-1069805	https://kymensanomat.fi/uutiset/laheilla/71b0089d-3a15-4a79-9325-40b835896a6a
F27	M	30's	Finnish Defence Forces	Treasurer	2009-2011	50 000 - 99 999 €	Transferred to own account and did cash withdrawals. He worked as the treasurer for the foundation. He had covered up by forging names unto the financial statements	N/A	Several news outlets	https://yle.fi/uutiset/3-5071705	https://www.hs.fi/kotimaa/art-2000002523318.html
F28	M	N/A	Association	Financial (other)	2011	Under 5000€	-	N/A	Only YLE	https://yle.fi/uutiset/3-6216595	
F29	M	N/A	Association	Treasurer	2002-2002	Under 5000€	Took money	N/A	Several news outlets	https://yle.fi/uutiset/3-5145188	https://yle.fi/uutiset/3-5123730
F30	F	N/A	School	Principal	2008	Under 5000€	Took money	N/A	Several news outlets	https://yle.fi/uutiset/3-5564122	https://www.iltalehti.fi/uutiset/a/2010051811686933
F31	-	N/A	Association	Worker	2009-2010	Under 5000€	Took money from cash register	N/A	Only YLE	https://yle.fi/uutiset/3-5445368	https://yle.fi/uutiset/3-5603972
F32	F	N/A	Municipality & Government	Worker	2015-2018	50 000 - 99 999 €	She transferred money from the municipality, the local branch of the trade union and her relatives to her own accounts	Gambling	YLE and a few others	https://yle.fi/uutiset/3-1111073	-
F33	M	N/A	Association	Managerial position	june 2008-march 2009	50 000 - 99 999 €	The executive director took out several salary advances	No criminal intent	Several news outlets	https://yle.fi/uutiset/3-5663142	https://yle.fi/uutiset/3-5653718

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
F34	F	N/A	Company	Accountant	3 years	50 000 - 99 999 €	Transferred client's funds to her own bank account. While acting as a property manager, the accounting firm seized client funds for own expenses and neglected and falsified the housing company's accounts. Underestimated the renovation loan of EUR 53 000 in the housing company's balance sheet and falsified the housing company's accounts as if the company had paid the loan to the bank	N/A	Only YLE	https://yle.fi/uutiset/3-10347855 https://yle.fi/uutiset/3-9526879	
F35	M	N/A	Company	CFO		- 50 000 - 99 999 €	He independently led the implementation of the distortion of the company's accounts and financial statements. Transferred the company's funds to himself.	N/A	Several news outlets	https://yle.fi/uutiset/3-6302113	https://www-edilex-fi.libproxy.helsinki.fi/uutiset/23314
F36	M	N/A	Association	Managerial position	2011-2015	50 000 - 99 999 €	Did not settle the cash settlements of the recycling operations and other sales revenue.	N/A	Only YLE	https://yle.fi/uutiset/3-9548746	
F37	M	N/A	Finnish Defence Forces	Worker		- Under 5000€	Taken things, also, the other of the two had ordered, on behalf of and for the account of the Defense Forces, products which had come for the private use of himself and other persons.	N/A	YLE and a few others	https://yle.fi/uutiset/3-1066218	https://www.iltalehti.fi/kotimaa/a/16e5951e-b239-4eb0-8dc8-451d59412ebe
F38	M	N/A	Company	Worker		- 50 000 - 99 999 €	The man was tasked with counting the money delivered to the safe by the drivers of the ice cream truck and taking it to the bank. The man took money from the settlement bags in several batches, using them for his own purposes.	N/A	Only YLE	https://yle.fi/uutiset/3-7068967	
F39	M	N/A	Company	Cashier	2011-2012	50 000 - 99 999 €	Confiscated ticket proceeds	N/A	Several news outlets	https://yle.fi/uutiset/3-6900974	
F40	M	N/A	Company	CEO	2009	5 000 € - 9 999 €	Transferred to own account	Money problems	Only YLE	https://yle.fi/uutiset/3-6332481	https://yle.fi/uutiset/3-5457422
F41	M	N/A	Company	Real-estate	Late 2000's (2007-2009)	300 000 - 399 999 €	Money that residents paid as corporate loan shares were used by the suspect to pay for the construction of the apartments in question = He confiscated the funds of those who had bought apartments from him when the money the residents intended to pay for the corporate loan was used to run the businessman's companies.	Money problems	YLE and a few others	https://yle.fi/uutiset/3-6807524	https://yle.fi/uutiset/3-5742698
F42	F	N/A	Municipality & Government	Accountant	2013-2014	200 000 € - 299 999 €	Drew up unfounded and fictitious payment orders & transferred significant sums from the municipal account to her own account.	N/A	YLE and a few others	https://yle.fi/uutiset/3-9473375	https://www.hameensanomati.fi/kanta-a-hame/torkeasta-kavalluksesta-tuomioksi-ehdollista-ja-yhdyskuntapalvelua-181387/
F43	F	N/A	Market	Managerial position	2008-2011	200 000 € - 299 999 €	-	N/A	Several news outlets	https://yle.fi/uutiset/3-5470165	https://ilkkapohjalainen.fi/arkisto/halpa-hallilta-kavaltancelle-vankeustuomio-1.1347283
F44	-	N/A	Company	CFO	2007-2015	100 000 € - 199 999 €	Took money from the company's cash register, transferred money from the company's account to own account and paid expenses from the company's account. The accused forged more than a hundred proof of purchase and 14 travel invoices to cover up traces.	N/A	Only YLE	https://yle.fi/uutiset/3-8811764	-
F45	F	N/A	Company	Board member/Chair	June - September 2018	100 000 € - 199 999 €	Transferred money from company account	No criminal intent	YLE and a few others	https://yle.fi/uutiset/3-1102634	https://www.iltalehti.fi/kotimaa/a/5f78d9f9-d83d-4c0e-bc95-439c0a89ddd3
F46	M	N/A	Association	Treasurer	2007-2013	100 000 € - 199 999 €	Transferred to own account	Money problems	YLE and a few others	https://yle.fi/uutiset/3-7301772	https://www.keskipohjanmaa.fi/uutiset/337008/pietarsaaren-veteraaniautokerhosta-kavallettiin-180-000-euroa

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
F47	M	N/A	Company	Managerial position	2009-2012	100 000 € - 199 999 €	Collected old rails and other metals and transported them to the seller, who paid for the goods in cash.	Gambling	Several news outlets	https://yle.fi/uutiset/3-8240671	https://www.kaleva.fi/seitsemaa-epailaan-rikoksesta-destia-jutussa/1988586
F48	F	N/A	Association	Worker	2011-2013	100 000 € - 199 999 €	Transferred money from organisation	N/A	YLE and a few others	https://yle.fi/uutiset/3-8859164	https://www.lapinkansa.fi/suorpiikkien-kavaltajalle-reilun-vuoden-tuomio/37962
F49	M	N/A	Municipality & Government	Managerial position	1996-2012	100 000 € - 199 999 €	Among other things, the building inspector had added unjustified sums to the money orders placed with ARA and applied for money with the cancelled grant applications. After ARA credited the funds to the municipal account, the inspector ordered them to be paid into his wife's account.	Money problems	Several news outlets	https://yle.fi/uutiset/3-7364195	https://www.hs.fi/kotimaa/art-2000005605028.html
F50	M	N/A	Company	CEO		- 100 000 € - 199 999 €	The CEO and the contractor he hired circulated money paid by the company to the contractor through their own accounts. Some of the overstated or fictitious invoices were returned to the CEO's own account. They also bought things for the company that were in reality used for their own property	N/A	YLE and a few others	https://yle.fi/uutiset/3-5641357	https://www.is.fi/kotimaa/art-2000000261311.html
F51	M+F	N/A	Company	CEO	2000-2006	10 000 € - 49 999 €	Embezzled the surplus of the pawn sales, also systematic falsification of proceeds from the sale of pledged items.	N/A	Several news outlets	https://yle.fi/uutiset/3-5634597	https://www.ksml.fi/paikalliset/2776350
F52	F	N/A	Market	Worker	2008	10 000 € - 49 999 €	Forged bottle return machine receipts	N/A	Only YLE	https://yle.fi/uutiset/3-5060120	
F53	M	N/A	Company	Managerial position	2004	10 000 € - 49 999 €	During 2004, the director in charge of Restaurant Olén and St. Patrick's Pub stole more than 15,200 euros from the cash register of the stadium's restaurants	N/A	YLE and a few others	https://yle.fi/uutiset/3-5886348	https://www.ts.fi/uutiset/paikalliset/76082/Veritas+Stadionin+exjohtaja+tuomittiin+kavalluksesta
F54	M	N/A	Market	Worker	several months	10 000 € - 49 999 €	Took money from the market's main treasury as well as toilets that functioned with coins and cash exchange machines	N/A	Only YLE	https://yle.fi/uutiset/3-1144164	https://yle.fi/uutiset/3-11453590
F55	M	N/A	Company	Managerial position	2000	10 000 € - 49 999 €	Took money	N/A	Only YLE	https://yle.fi/uutiset/3-5122015	https://yle.fi/uutiset/3-5121953
F56	F	N/A	Association	Board member/Chair	2010-2015	10 000 € - 49 999 €	Transferred to own account	N/A	Several news outlets	https://yle.fi/uutiset/3-9349232	https://www.iltalehti.fi/uutiset/a/201612132200039909
F57	M	N/A	Secondhand store	Cashier	2006-2009	10 000 € - 49 999 €	Took money from cash register	Money problems	Only YLE	https://yle.fi/uutiset/3-7486996	
F58	-	N/A	Association	Worker	2008-2011	10 000 € - 49 999 €	The employee changed the details of the invoices paid so that the payments were routed to their own account.	N/A	Several news outlets	https://yle.fi/uutiset/3-7105802	https://yle.fi/uutiset/3-7005079
F59	M	N/A	School	Assistant/secretary		- 10 000 € - 49 999 €	He paid himself extra salaries and ungrounded travel expenses	N/A	YLE and a few others	https://yle.fi/uutiset/3-8493957	https://yle.fi/uutiset/3-8493957
F60	-	N/A	Association	Managerial position	2007	10 000 € - 49 999 €	-	N/A	Several news outlets	https://yle.fi/uutiset/3-5299444	https://www.is.fi/kotimaa/art-2000000487632.html
F61	F	N/A	Secondhand store	Cashier	2016-2017	10 000 € - 49 999 €	Took cash from the register	N/A	Several news outlets	https://yle.fi/uutiset/3-1074151	https://www.hs.fi/paivanlehti/22052019/art-2000006113929.html
F62	-	N/A	School	Principal	2003-2008	10 000 € - 49 999 €	The principal had acquired e.g. flat screen TVs and work machines on account of the school but used them at home. Also embezzled from recreational account, from where suspicious withdrawals had been made	N/A	Several news outlets	https://yle.fi/uutiset/3-5886283	https://www.iltalehti.fi/tampere/a/2009092310295153
F63	M	N/A	Company	Worker		- 10 000 € - 49 999 €	Stole kerosene from the Air Force's fuel storage, then resold the kerosene and used it themselves	N/A	Several news outlets	https://yle.fi/uutiset/3-5145056	https://www.mtvuutiset.fi/artikkeli/apin-kerosiinjuttu-tuomiot-alenivat/1995830#gs.r73x78
F64	F	N/A	Association	Other trusted position	2014-2016	10 000 € - 49 999 €	-	Money problems	YLE and a few others	https://yle.fi/uutiset/3-10342698	
F65	M	N/A	Union	N/A	2008-2018	10 000 € - 49 999 €	Took money	N/A	Only YLE	https://yle.fi/uutiset/3-11587375	
F66	M	N/A	Association	Managerial position	2011-2013	10 000 € - 49 999 €	Transferred organisation funds to own account, paid himself a salary from the association's accounts, but failed to notify the association, in which case the payer had paid him the salary again.	N/A	YLE and a few others	https://yle.fi/uutiset/3-8794086	https://www.ksml.fi/paikalliset/2846594

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
F67	M+F	N/A	Association	Managerial position	2011-2012	10 000 € - 49 999 €	Changed the team's bank account to the woman's name, after which they withdrew more than 10,000 euros from the account. Inaccurate minutes had been drawn up to commit the crime, and efforts had been made to cover up traces by closing the account.	Money problems	Several news outlets	https://yle.fi/uutiset/3-10310672	
F68	M	N/A	Association	Other trusted position	1999-2004	N/A	The men had, among other things, paid for private holiday trips and renovations from the association's funds.	N/A	Several news outlets	https://yle.fi/uutiset/3-5262358	https://yle.fi/uutiset/3-5248518
F69	F	N/A	Company	CFO	2004-2010	500 000 € - 999 999 €	Transfers and payments of accused own invoices had been expensed for the company and eliminated using the company's invoicing and accounting system in such a way that it was difficult to separate them from the company's actual business expenses.	N/A	Several news outlets	https://yle.fi/uutiset/3-6301111	https://yle.fi/uutiset/3-5471313
F70	M	N/A	Restaurant/Café	Worker	2012-2017	300 000 - 399 999 €	If the customer paid in cash, the accused put it in as a debit card transaction. He also did not register cash sales at all, or registered them as smaller than the actual sale. To cover up the unpaid payment card transactions, he also struck cash payments at the cash register as card payments. Thus, no difference was observed in the cash reports.	Gambling	Several news outlets	https://yle.fi/uutiset/3-1123697	https://www.iltalehti.fi/kotimaa/a/9322487f-1f4c-461e-a24c-2739bb6f4fbd
F71	M	N/A	Association	Managerial position	2010-2016	200 000 € - 299 999 €	Took money from association's account, tried to cover up with forgeries	Money problems	YLE and a few others	https://yle.fi/uutiset/3-11602406	
F72	M	N/A	Company	CEO	10 + years	200 000 € - 299 999 €	Transferred money to own account	No criminal intent	Only YLE	https://yle.fi/uutiset/3-1102745	-
F73	M	N/A	Municipality & Government	Other trusted position	10 years	500 000 € - 999 999 €	Prepared false documents when writing receipts to the debtor of cash payments. Put cardboard inbetween receipts to prevent reproduction and later wrote on the other receipts an amount less than the fee given by the debtor. Sometimes the debtor had not received a receipt at all	N/A	YLE and a few others	https://yle.fi/uutiset/3-5102331	https://www.hs.fi/kotimaa/art-2000003971836.html
F74	F	N/A	Union	Worker	2003-2014	200 000 € - 299 999 €	Transferred to own account	N/A	Several news outlets	https://yle.fi/uutiset/3-8048204	https://www.ksml.fi/paikalaiset/2596893
F75	M	N/A	Municipality & Government	Lawyer	2006-2009	100 000 € - 199 999 €	Transferred to own account and paid own expenses from the accounts of the undistributed estates in his care	Money problems	Several news outlets	https://yle.fi/uutiset/3-5380872	https://www.mtvuutiset.fi/artikkeli/varatuomari-sai-vankeutta-kuolinpesan-kavalluksesta/2061098#gs.ru8fpi
F76	M	N/A	Company	CEO	2001-2005	N/A	-	N/A	YLE and a few others	https://yle.fi/uutiset/3-5890712	https://www.iltalehti.fi/uutiset/a/2009103010514579
F77	M+F	Group	Other public organisations (train, post, hospital)	Other trusted position	january - april 2016	N/A	nurses took medications from the hospital's drug room for their own use repeatedly during their shifts.	N/A	Several news outlets	https://yle.fi/uutiset/3-9451435	https://www.is.fi/kotimaa/art-2000005081216.html
F78	M	30's	Association	Worker	2012, 2015	Under 5000€	Took money from cash register an slot machines. (2012). In 2015, transferred money from student association to is own account	Gambling	Only YLE	https://yle.fi/uutiset/3-9720923	
F79	F	30's	Restaurant/Café	Worker	2010	50 000 - 99 999 €	The transferred money from her employer's account to her and her husband's account with the online banking IDs.	N/A	YLE and a few others	https://yle.fi/uutiset/3-5323885	https://yle.fi/uutiset/3-5655856
F80	M	30's	Secondhand store	Managerial position	spring-fall 2010	50 000 - 99 999 €	Took cash from the register	Gambling	Several news outlets	https://yle.fi/uutiset/3-5635435	https://www.ksml.fi/paikalaiset/2771646

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
F81	M	30's	Association	Treasurer	2004-2007	100 000 € - 199 999 €	Among other things, he failed to account for the proceeds of the association's events and transferred money from the account to himself. In addition, he entered false information in the association's accounts and forged signatures on financial statements.	Gambling	Several news outlets	https://yle.fi/uutiset/3-5275412	https://www.mtvuutiset.fi/artikkeli/helsingin-setan-kavaltajan-tuomio-jaa-voimaan-/2036878#gs_rwhg9t
F82	M	30's	Market	Managerial position		- 10 000 € - 49 999 €	Taken about 8,500 euros from the cash register settlements	N/A	Only YLE	https://yle.fi/uutiset/3-6647616	
F83	F	30's	Association	Managerial position	2013-2016	10 000 € - 49 999 €	Spent district funds on, among other things, home furnishings, car rentals, travel, hotels, and children's supplies. Also: income generated from the organization of the party meeting has been deposited directly into defendant's personal account.	No criminal intent	Several news outlets	https://yle.fi/uutiset/3-1046884	https://yle.fi/uutiset/3-10445713
F84	F	30's	Association	Accountant	2011-2016	10 000 € - 49 999 €	In order to cover up, she entered false information into the accounts and hid and destroyed the accounting material. Some of the events were not recorded at all. She also changed bank statements and removed transactions from them.	N/A	Several news outlets	https://yle.fi/uutiset/3-8925407	https://www.aamulehti.fi/kotimaa/art-2000007407598.html
F85	F	40's	Company	Managerial position	2008-2012	10 000 € - 49 999 €	Made fake purchases with the help of bingo loyalty cards for more than 10,320 euros. In addition, the woman withdrew money at the checkout using game center vouchers. The woman from Joensuu had hidden her embezzlement by falsifying the accounting calculations made by another employee.	N/A	YLE and a few others	https://yle.fi/uutiset/3-6674124	https://www.karjalainen.fi/uutiset/uutis-alueet/kotimaa/item/17095
F86	F	40's	Company	Assistant/secretary	3,5 years	500 000 € - 999 999 €	Transferred money to own account. She managed the financial management of her company independently and without supervision, being solely responsible for the company's cash flow for several years.	N/A	YLE and a few others	https://yle.fi/uutiset/3-5060325	https://www.kaleva.fi/hovioikeus-etuuttanut-firmalta-rahoja-vieneen-to/1777376
F87	F	40's	Company	Accountant	2008-2009	400 000 € - 499 999 €	he woman falsified bank statements and messed up the accounts to prevent the disclosure of embezzlement crimes to the main owners. The woman herself had a small stake in the haulage business.	Gambling	YLE and a few others	https://yle.fi/uutiset/3-5694781	http://www.secmeter.com/kavallus.html
F88	M+F	Group	Company	Managerial position	2003-2011	500 000 € - 999 999 €	She falsified the accounts of the housing companies under her care, made false invoices and transferred the funds of the housing companies to her own companies and to her own or her family members' bank accounts.	N/A	YLE and a few others	https://yle.fi/uutiset/3-7325596	https://www.iltalehti.fi/uutiset/a/2015112420720426
F89	M	50's	Parish	Pastor	2017	5 000 € - 9 999 €	He was the only one with the rights to the parish accounts and credit card. He transferred money to his own account and paid moving costs	N/A	YLE and a few others	https://yle.fi/uutiset/3-1058948	https://www.iltalehti.fi/kotimaa/a/g0d6f855-0f75-4ff0-a93-3a887320ccca
F90	M	50's	School	Principal	2014-2014	400 000 € - 499 999 €	Took money from stipend fund	Money problems	Several news outlets	https://yle.fi/uutiset/3-1035771	https://www.iltalehti.fi/uutiset/a/201704132200102580
F91	M	50's	Parish	Pastor	January 2019	100 000 € - 199 999 €	Mistake	No criminal intent	Several news outlets	https://yle.fi/uutiset/3-10875050	
F92	M	50's	Association	Managerial position	A few years	10 000 € - 49 999 €	Transferred to own account	N/A	Several news outlets	https://yle.fi/uutiset/3-6229926	https://www.is.fi/tyoelama/art-2000000668227.html
F93	M	50's	Union	Treasurer	2015-2016	10 000 € - 49 999 €	ATM withdrawals	Consumption/greedy	YLE and a few others	https://yle.fi/uutiset/3-9552749	
F94	F	50's	Company	Accountant		- N/A	-	N/A	Only YLE	https://yle.fi/uutiset/3-8848478	
F95	F	50's	Company	CFO	2001-2012	4 million	Transferred company funds (without disguising them) directly into her own account. Funds were withdrawn as cash withdrawals from bank's branch and OTTO ATM's.	Gambling	Several news outlets	https://yle.fi/uutiset/3-8574407	http://www.secmeter.com/kavallus.html

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
F96	M	50's	Company	Board member/Chair	2012-2013	2 million	Transferred money to own account	N/A	YLE and a few others	https://yle.fi/uutiset/3-7083595	https://ilkkapohjalainen.fi/arkisto/botnia-grainin-kavallus-torkea-1.2133006
F97	F	50's	Association	Accountant	2002-2008	400 000 € - 499 999 €	When paying invoices, wrote own account number instead as receiver instead of the actual recipient. Paid herself salary advances that she	Consumption/gre ed	Several news outlets	https://yle.fi/uutiset/3-6338671	https://www.is.fi/kotimaa/art-2000000549740.html
F98	F	Group	Market	Worker	2005-2017	100 000 € - 199 999 €	Took money from cash register and did not account for the income from the slot machines	N/A	Only YLE	https://yle.fi/uutiset/3-5667355	-
F99	M	Group	Municipality & Government	Worker	≈1995-2017	1 million	Embezzled from meter	Consumption/gre ed	Several news outlets	https://yle.fi/uutiset/3-11031213	
F100	F	50's	Association	CFO	2004-2009	100 000 € - 199 999 €	Paid own bills from association account. Took money from the slotmachines	Consumption/gre ed	YLE and a few others	https://yle.fi/uutiset/3-5620372	https://www.iltalehti.fi/uutiset/a/2010082612243891
F101	F	60's	Bank	Worker	2008-2018	500 000 € - 999 999 €	Took cash from the bank's cash register and asked other bank employees to use these funds to make cash deposits to the bank accounts of their relatives - also made deposits herself. Covered up with incorrect entries and allocations in the bank's internal cash management systems.	Money problems	Several news outlets	https://yle.fi/uutiset/3-1131883	https://yle.fi/uutiset/3-11298660
F102	F	60's	Market	Cashier	≈ 6 years	50 000 - 99 999 €	At times, an amount lower than the actual selling price of the product had been struck into the cash register, even though the actual price had been paid. Sometimes the money paid by the customer was not found in the register at all, or the transaction was nullified later on.	N/A	YLE and a few others	https://yle.fi/uutiset/3-7601776	https://www.is.fi/kotimaa/art-2000000831271.html
F103	F	60's	Association	Board member/Chair	2006-2008	10 000 € - 49 999 €	Used association funds for personal use (clothes, cosmetics etc.)	N/A	Only YLE	https://yle.fi/uutiset/3-5383798	
F104	M	60's	Company	Managerial position	2009-2010	200 000 € - 299 999 €	Transferred to own account. He also conned a buyer of the share in the housing complex to pay the share (64 000 €) of the corporate loan to his personal bank account	Money problems	Several news outlets	https://yle.fi/uutiset/3-8578942	https://www.kaleva.fi/kavalluksesta-epailty-isannoitsija-vangittiin/2205053
F105	M	60's	Association	Board member/Chair		- N/A	According to the Court of Appeal, he took advantage of his particularly responsible position as chairman of the boards of real estate companies owned by the Riihi Foundation, ie the funds belonging to the real estate companies were suspected of being used for the expenses of Kanninen and his family	N/A	Several news outlets	https://yle.fi/uutiset/3-6135575	https://www.kaleva.fi/toivo-j-kanniselle-ehdollista-vankuutta/2274631
F106	M	70's	Association	Board member/Chair	2015-2016	Under 5000€	Transferred to own account	N/A	YLE and a few others	https://yle.fi/uutiset/3-1120262	https://www.kaleva.fi/lappilaisen-tiekunnan-puheenjohtaja-kavalsi-tiekun/1652903
F107	M	Group	Company	Worker	2011-2013	10 000 € - 49 999 €	Stole scrap metal left over from the gold mine and sold it (stripped the copper from the copper cables)	N/A	Only YLE	https://yle.fi/uutiset/3-8791217	-
S1	M	20's	Market	Managerial position	2004-2006	11 000,00 €	Took money from the store cash register, he took out receipt copies of goods sold and made repurchases of goods that were never returned. According to the prosecutor, the store manager produced false repurchase receipts with fictitious names to hide the thefts.	Gambling	SVT and a few others	https://www.svt.se/nyheter/lokalt/ost/linkoping-butikschef-atalad-for-grov-forskingring	https://corren.se/nyheter/linkoping-butikschef-domd-for-grov-forskingring-4208067.aspx
S2	F	20's	Association	Treasurer	june-november 2013	1 000,00 €	Took money out of association register.	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/jamtland/atalas-for-forskingring-4	https://www.op.se/artikel/kassor-tog-tusentals-kronor-ur-foreningskassa
S3	F	20's	Market	Worker	2 years	128 000,00 €	Took money from register - To hide the thefts, she invented the names and telephone numbers of customers who wanted to return purchased goods and get money back.	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/ost/ostnytt-bedrageri-forskingring-och-sjukfusk	https://sverigesradio.se/artikel/2829866

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
S4	M	20's	Other public organisations (train, post, hospital)	Worker	august 2010	2 900,00 €	The 28-year-old worked as a driver and on four occasions ignored reporting cash on delivery from customers and instead took the money	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/blekinge/beholl-kundernas-pengar-sjalv	https://sverigesradio.se/artikel/4554046
S5	F	30's	Market	Worker	2002-2003	68 000,00 €	There was a cancellation button in the new cash register system. If the customer did not want a receipt for their purchase, the clerk could delete the entire purchase and put the payment in his own pocket.	Greed/Consumption	SVT and a few others	https://www.svt.se/nyheter/lokalt/dalarna/systembolagsanstald-atalad-for-prov-forskingring	https://www.svt.se/nyheter/lokalt/dalarna/gavle-10-manaders-fangelse-for-forskingring
S6	F	30's	Company	CFO	2002-2006	2 100 000,00 €	Transferred money from the company's salary account to her own accounts on 47 different occasions. Tried to hide the embezzlement in part by fiddling with the company's VAT.	Other mental health/family problems	Several news outlets	https://www.svt.se/nyheter/lokalt/stockholm/ekonomichef-fick-fyra-ar-for-forskingring	https://www.expressen.se/nyheter/ekonomichef-domd-till-fyra-ars-fangelse/
S7	M	40's	Market	Managerial position	2012-2013	2 900,00 €	Took from daily cash registers. Since he was responsible for the accounting of the daily cash registers, he could hide the embezzlement for several months. During the autumn 2012-February 2013, he took money from the day cash registers on about 10 occasions and also stole from the store's cash register.	Gambling	SVT and a few others	https://www.svt.se/nyheter/lokalt/smaland/42-arings-misstanks-for-forskingring	https://sverigesradio.se/artikel/5669753
S8	M	40's	School	CFO	2001-2012	1 100 000,00 €	Transferred to own account	Greed/Consumption	Several news outlets	https://www.svt.se/nyheter/lokalt/jonkoping/forskingrade-domd-till-fangelse	https://www.svt.se/nyheter/amne/F%C3%B6rforskingring%20p%C3%A55%20h%C3%B6gskolan
S9	M	40's	Association	Treasurer	2009	15 400,00 €	He made two withdrawals á 70 000 kr & 87 000 kr	Gambling	Several news outlets	https://www.svt.se/nyheter/inrikes/sd-kassor-atalad-for-forskingring	https://expo.se/nyheter/2010/02/kass%C3%B6r-i-sd-spelade-bort-partikassan
S10	M	40's	Market	Managerial position	2007-2010	689 000,00 €	On 167 occasions, he stole money from the safe and deposited it in one of the around ten different bank accounts he had at his disposal. He had the main responsibility for the accounts and access to the cash vault. To hide what he was doing, he changed the supermarket's accounts while simultaneously sending the correct figures to the head office in Stockholm.	Gambling	Several news outlets	https://www.svt.se/nyheter/lokalt/jonkoping/forskingrade-sju-miljoner-kronor?	https://www.aftonbladet.se/nyheter/a/KvWA1G/forskingrade-miljoner-far-sankt-straft
S11	F	40's	Association	Managerial position	2011	52 000,00 €	Finance manager for 2 associations, Sports: transferred 300 000, withdrew 70 000, took 150 000 in cash (money to be used for new workout clothes for the youth). Took 60 000 from another association	No criminal intent	SVT and a few others	https://www.svt.se/nyheter/lokalt/jonkoping/stal-halv-miljon-fran-nassjoforeningar	http://www.hoglandsnytt.se/stal-fran-nassjoforening-doms-till-psykvard/
S12	F	40's	Law firm	Lawyer	2005-2006	532 000,00 €	Since 2000, the lawyer has been commissioned to be the financial and legal representative for a woman with large assets. The woman died in 2005 and the lawyer became, according to the will, the trustee of half of the fortune that was left to the woman's son (down syndrome) on and sole heir. She was also commissioned to be the trustee of the son's assets. She transferred funds to her own account. Among other things	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/orebro/forskingrade-fem-miljoner	https://sverigesradio.se/artikel/2178339
S30	M	70's	Municipality & Government	Trustee	2012-2017	11 000,00 €	Transferred money from women's account and subscribed to a newspaper in the woman's name	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/gavleborg/god-man-atalas-for-forskingring	https://www.helahalsingland.se/artikel/god-man-tog-over-100-000-kronor-doms-for-forskingring

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
S14	F	50's	Municipality & Government	Other trusted position	Six years	1 900 000,00 €	Through a manual economic system. In the system, it has looked as if real business transactions have been made, but instead the money has gone to the suspect. Eleven million has been transferred via a transaction account with the trade union Vision, where she was treasurer for many years. But seven million kroner has been transferred directly to her own accounts - and it could easily have been discovered.	Gambling	Several news outlets	https://www.svt.se/nyheter/lokalt/dalarna/kommunstyrelsen-ser-ingen-egen-skuld-i-forskingring	https://www.aftonbladet.se/nyheter/a/1OWqXP/sa-kunde-hon-blasa-kommunen-pa-over-20-miljoner
S15	M	50's	Association	Treasurer	Two years	25 600,00 € -		N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/ost/eskilstuna-kassor-atalas-for-grov-forskingring	https://sverigesradio.se/artikel/2883534
S16	F	50's	Bank	Worker	2000-2005	985 000,00 €	False loan documents and fictitious currency sales that she transferred to her own accounts	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/vasterbotten/forskingrade-miljoner-fran-banken	https://www.svt.se/nyheter/lokalt/vasterbotten/bankanstalld-infor-ratta-for-grov-bedrageri
S17	M	50's	Company	Worker	200's and 2010's	Thousands	Tricked people into handing over antiques for sale at auction, then not giving the client the money for the sold item	Money problems	SVT and a few others	https://www.svt.se/nyheter/lokalt/ost/fangelse-for-auktionist	https://nt.se/nyheter/norrkoping/auktionist-domd-till-fangelse-6660863.aspx
S18	M	50's	Company	Managerial position	5 years	2 400 000,00 €	Through his company he was responsible for property management and finances for about 40 tenant-owner associations. Through loans with fake signatures in the names of two associations, he embezzled SEK 10 million. In addition, he embezzled 17 million from about 20 associations.	Money problems	Only SVT	https://www.svt.se/nyheter/lokalt/stockholm/bostadsrattsforeningar-blastes-pa-miljoner	
S19	M	50's	Association	Treasurer	2009-2013	353 000,00 €	Withdrawals (1 505 000 kr), transferred to own account (2 078 000 kr). Transferred money between the party associations' accounts and prepared false documents. The annual report from both the bank and the Debt Office changed by millions. In addition, he has falsified the financial statements.	Gambling	Several news outlets	https://www.svt.se/nyheter/lokalt/vasternorrland/tva-ars-fangelse-for-forskingrade-kassor	https://www.aftonbladet.se/nyheter/a/1krJkW/vansterpartist-forskingrade-partikassan
S20	F	50's	Municipality & Government	Other trusted position	8 years	42 000,00 €	Paid double assistance to some clients and then demanded back the overpaid amount in cash	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/ost/norrkoping-fangelse-for-forskingring	https://sverigesradio.se/artikel/2105559
S21	M	60's	Union	Other trusted position	2008-2016	72 000,00 €	Took money from safe	Gambling	SVT and a few others	https://www.svt.se/nyheter/lokalt/vasternorrland/fackordfordanden-doms-for-forskingring	https://sverigesradio.se/artikel/6663320
S22	M	60's	Association	Treasurer	2002-2004	66 000,00 €	Transferred money between association's that he was treasurer in	Money problems	SVT and a few others	https://www.svt.se/nyheter/lokalt/dalarna/falun-villkorlig-dom-for-politiker	https://sverigesradio.se/artikel/1632719
S13	M	50's	Municipality & Government	Trustee	-	39 000,00 €	Bought large amounts of food and other things and withdrawn far more money than what the principals received.	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/norrboten/forvaltare-i-boden-doms-till-fangelse	https://kuriren.nu/nyheter/brottsoffrens-kamp-om-skadestand-borjarnm4535708.aspx
S24	M	60's	Company	Managerial position	-	39 400,00 € -		N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/vasternorrland/64-arig-man-fran-solleftea-domd-for-grov-forskingring	https://sverigesradio.se/artikel/1733493
S25	F	60's	Company	Real-estate	-	1 000 000,00 €	With the help of forged warrants and contracts, the broker is said to have persuaded banks to transfer money to a so-called client funds account, which she then emptied. Basically she kept some of the selling price instead of giving it all to the seller	No criminal intent	Several news outlets	https://www.svt.se/nyheter/lokalt/stockholm/maklare-haktad-for-grov-forskingring-1	https://www.aftonbladet.se/nyheter/a/0Eobzg/stoppade-miljoner-i-egen-ficka
S26	M	60's	Association	Treasurer	Early 2000's	6 800,00 €	Withdrew money from association account	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/jonkoping/domd-for-forskingring	https://sverigesradio.se/artikel/2351262

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
S27	F	60's	Association	Treasurer	2000-2004	19 700,00 € -		N/A	Several news outlets	https://www.svt.se/nyheter/inrikes/fp-kassor-atalas-for-forskingring	https://sverigesradio.se/artikel/815468
S28	F	60's	Association	Treasurer	2011-2012	39 000,00 €	Transferrer to own account (on 24 separate occasions)	Money problems	SVT and a few others	https://www.svt.se/nyheter/lokalt/sormland/kassor-doms-for-grov-forskingring	https://sverigesradio.se/artikel/5533528
S29	M	60's	Municipality & Government	Trustee	2005-2011	167 000,00 €	Transferred to own account	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/skane/god-man-misstanks-for-forskingring	https://sverigesradio.se/artikel/5753056
S32	M	N/A	Municipality & Government	Trustee	-	1 700,00 €	Transferred money from client's accounts and let other people pay his debts.	N/A	Only SVT	https://www.svt.se/nyheter/lokalt/gavleborg/god-man-doms-for-forskingring	
S31	M	N/A	Association	Board member/Chair	3 months	1 400,00 €	He received funds with which he was supposed to make purchases for the association for - kept money	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/varmland/doms-for-forskingring-fran-ideell-forening	https://sverigesradio.se/artikel/5238962
S47	M	N/A	Municipality & Government	Trustee	-	54 000,00 € -		N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/smaland/torsas-god-man-domd-for-forskingring	
S33	F	N/A	Municipality & Government	Managerial position	2007, 2009	2 400,00 €	In 2007, she had collected SEK 5,000 from her staff for a Christmas show, but the money disappeared and instead the amount appeared on an invoice to the municipality. 2 years later, she stayed at a hotel for 20 days and then sent an invoice of 20,000 to the municipality.	N/A	Only SVT	https://www.svt.se/nyheter/lokalt/jamtland/chef-inom-kommunen-doms-for-forskingring	
S34	M	N/A	Association	Treasurer	May 2012-January 2013	3 000,00 €	Transferred to own account and withdrew funds	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/halland/kassor-atalas-for-forskingring-1	https://www.allehanda.se/artikel/kassor-i-forening-doms-for-forskingring
S35	F	N/A	Parish	Board member/Chair	2001-2004	8 300,00 €	Withdrew money from a fund meant for the church youth	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/vasternorrland/villkorlig-dom-for-forskingring	https://www.st.nu/artikel/kyrkopolitiker-domd-for-forskingring
S36	M	N/A	Municipality & Government	Treasurer	3 years	12 000,00 €	Stole cash, and transferred money from the association's account to its own (21 account transfers) - forged bank statements to conceal the crime	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/uppsala/politiker-domd-for-grov-forskingring	https://unt.se/nyheter/osthammar/politiker-domd-for-grov-forskingring-296220.aspx
S23	M	60's	Municipality & Government	Trustee	A few years	98 500,00 €	Transferred money to his own account	Gambling	Several news outlets	https://www.svt.se/nyheter/lokalt/uppsala/god-man-forskingrade-en-miljon	https://unt.se/nyheter/uppsala/miljonforskingring-av-god-man-309761.aspx
S38	M+F	N/A	Other public organisations (train, post, hospital)	Worker	-	13 700,00 €	Took clients ticket money	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/stockholm/varadar-pa-upptaget-domda-for-forskingring	https://sverigesradio.se/artikel/1977427
S39	F	N/A	Other public organisations (train, post, hospital)	Worker	2009	335,00 €	Took money from cash register	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/vasternorrland/misstankt-forskingring-vid-folkandvarden	https://sverigesradio.se/artikel/4197948
S40	F	N/A	Association	Treasurer	2005-2009 (four years)	24 600,00 € -		N/A	Only SVT	https://www.svt.se/nyheter/lokalt/orebro/ramnas-if-i-knipa-efter-forskingring	
S41	F	N/A	Municipality & Government	Other financial	2,5 years	22 200,00 €	Took money	Money problems	Only SVT	https://www.svt.se/nyheter/lokalt/vasterbotten/kommunanstallad-fallid-for-forskingring	https://www.svt.se/nyheter/lokalt/vasterbotten/kommunanstallad-misstankt-for-forskingring
S42	M	N/A	Municipality & Government	Politician	-	44 000,00 €	Acted as an intermediary for a woman in connection with a house construction, but kept a large part of the money that was intended to go to the contractors	N/A	Only SVT	https://www.svt.se/nyheter/lokalt/vastmanland/kommunpolitiker-doms-for-grov-forskingring	

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
S43	F	N/A	Union	Managerial position	2007-2009	49 000,00 €	Transferred to own account	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/vast/fackledare-atalas-for-forskingring?gmenu=open&mobilmeny=1&msportmeny=1	https://arbetet.se/2011/05/03/fackledare-domd-for-forskingring/
S44	F	N/A	Union	Treasurer	2007-2009	49 000,00 €	Withdrawals	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/vast/erkanner-forskingring	https://arbetet.se/2011/05/03/fackledare-domd-for-forskingring/
S45	F	N/A	Association	Other trusted position	3,5 years	49 200,00 €	Transferred to own account - falsified financial statements, forged balance statements. Also paid her own bills directly from the association's accounts	Money problems	Several news outlets	https://www.svt.se/nyheter/lokalt/vastmanland/tomde-ungdomslagens-konton-nu-atalas-lagforaldern	https://www.gp.se/nyheter/sverige/1agamma-stal-pengar-f%C3%A5n-fotbollsklubbar-1.4227231
S46	M	N/A	Company	Managerial position	2007-2011	33 000,00 €	Sold company equipment without reporting it to the company. Also took money from cash register. The money was then transferred to their own accounts (according to the accused then on to the employees account for personnel parties)	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/norrboten/chefer-domda-for-forskingring	https://kuriren.nu/nyheter/chefer-domda-for-forskingring-6958270.aspx
S82	F	70's	Municipality & Government	Trustee	2014-2015	9 800,00 €	Transferred money to own account on 29 occasions	Gambling	Several news outlets	https://www.svt.se/nyheter/lokalt/vasterbotten/kvinna-lurade-flyktigbarn-pa-pengar	https://kuriren.nu/nyheter/kvinna-domd-stal-pengar-av-flyktigpojken-4679433.aspx
S48	F	N/A	Other public organisations (train, post, hospital)	Worker	2 years	64 000,00 €	The woman worked in a reception at the hospital and received patient fees at the checkout, among other things. She was accused of seizing cash paid by patients during visits to the clinic on more than 100 occasions. She covered it up by false receipts	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/upsala/landstingsanstalld-domd-for-prov-forskingring	https://unt.se/nyheter/upsala/doms-for-svindel-mot-akademiska-3765890.aspx
S49	M	N/A	School	Principal	2003-2009	65 000,00 €	Transferred money from school accounts to accounts to which he was the only one with control - after which he transferred them to his own private accounts	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/stockholm/nackarektor-atalas-for-forskingring	https://www.nyp.se/Arkiv/Artiklar/2013/10/Rektor-stal-pengar-fran-skolan
S50	M	N/A	Restaurant/café	CFO	2006-2015	246 000,00 €	Took money from register on 455 different occasions. Also transferred to own account (2013-2015) on 4 separate occasions	Greed/Consumption	SVT and a few others	https://www.svt.se/nyheter/lokalt/skane/kroganstalld-misstanks-for-forskingring	https://www.expressen.se/kvallsposten/chefer-blaste-krogen-pa-25-miljoner/
S51	M	N/A	School	Principal	2007-2008	290 € - 3 900 €	Took money that was meant for students (e.g. field trip)	Other mental health/family problems	Several news outlets	https://www.svt.se/nyheter/lokalt/varmland/rektor-stal-skolans-pengar	https://sverigesradio.se/artikel/3234601
S52	F	N/A	Company	Other trusted position	2,5 years	98 000,00 €	The woman demanded a deposit for three monthly rents, which could be as much as SEK 20,000. She took all the money herself. If the tenant then wanted the money back when moving, she claimed that they had destroyed the apartment for the same amount and kept the money.	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/helsingborg/uthyrare-domd-for-grov-forskingring	https://www.gp.se/nyheter/sverige/uthyrare-d%C3%B6md-f%C3%B6r-grov-f%C3%B6rskingring-1.174718
S53	F	N/A	Company	CEO	2017-2018	98 000,00 €	Transferred to own account (40 separate transfers)	Gambling	SVT and a few others	https://www.svt.se/nyheter/lokalt/vasterbotten/tomde-badhus-pa-miljonbelopp-doms-for-grov-forskingring	https://www.flashback.org/t3114472
S54	M	N/A	Association	Politician	2013-2015	108 000,00 €	Transferred money from the party's account, belonging to the SD district in Skaraborg, and on to his own agricultural company. As a board member and the district treasurer, he basically had sole control over the finances and also trained other SD members in how to manage finances.	Money problems	Several news outlets	https://www.svt.se/nyheter/lokalt/vast/sd-politiker-doms-i-hovratten	https://www.expressen.se/gt/sd-riksdagsmannen-riskerar-ett-ars-fangelse/
S55	M	N/A	Union	Other trusted position	2007-2013	118 000,00 €	Transferred to own account (123 occasions)	Greed/Consumption	SVT and a few others	https://www.svt.se/nyheter/lokalt/orebro/fortroendevald-doms-for-grov-forskingring	https://www.aftonbladet.se/lokala-nyheter/40G@ablokal

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
S56	M	N/A	Association	Managerial position		147 000,00 € -		No criminal intent	Only SVT	https://www.svt.se/nyheter/lokalt/stockholm/drygt-ett-ar-for-forskingring-av-strokepengar?	
S57	F	N/A	Association	Worker	2003-2008	147 000,00 €	Transferred to own account	Gambling	Several news outlets	https://www.svt.se/nyheter/lokalt/blekinge/blekinge-pro-ansatld-atalas-for-grov-forskingring	https://www.aftonbladet.se/nyheter/a/p6dd1X/pro-svindlare-fick-fangelse
S58	M	N/A	Association	Politician	2014-2018	196 000,00 €	Transferred to own account	No criminal intent	Several news outlets	https://www.svt.se/nyheter/lokalt/vast/kd-politiker-i-skaraborg-doms-till-fangelse-for-miljonforskingring	https://www.expressen.se/gt/kd-politiker-stal-tva-miljoner-av-partiet-far-fangelse/
S59	F	N/A	School	Board member/Chair	2009-2013	266 000,00 €	Transferred to own account	Gambling	SVT and a few others	https://www.svt.se/nyheter/lokalt/sormland/skarpst-straft-for-forskingring-fran-forskola	https://sn.se/nyheter/misstankta-ordforandentanker-pa-alla-jag-svikit
S60	F	N/A	Parish	Other financial	2001-2007	390 000,00 €	Transferred to own account - falsified financial statements and bills	N/A	Several news outlets	https://www.svt.se/nyheter/nyhets/ikes/forskingring-i-pastorat-i-smaland	https://www.gp.se/nyheter/sverige/f%C3%A4ngelse-P%C3%B6r-P%C3%B6rsf%C3%B6rskingring-i-kyrkan-1.1082271
S61	M	N/A	Law firm	Lawyer	1997-2005?	520 000,00 €	Embezzled money from clients of the law firm as well as the firm itself	Gambling	Several news outlets	https://www.svt.se/nyheter/lokalt/vasterbotten/skellefteadvokat-domd-till-tre-ars-fangelse	https://sverigesradio.se/artikel/800887
S62	M	N/A	Municipality & Government	Managerial position	-	-	Transferred municipal vehicles, and trying to transfer municipal vehicles, to an association he himself was chairman of.	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/ost/eskilstuna-fd-chef-domd-for-forskingring	https://sverigesradio.se/artikel/863936
S63	M	20's	Company	Managerial position	One year	68 000,00 €	Took money from the daily cash register (because he was a manager, he could do this without being noticed)	Gambling	SVT and a few others	https://www.svt.se/nyheter/lokalt/orebro/forskingrade-over-en-halv-miljon-for-att-finansiera-spelmissbruk	
S64	M	30's	Market	Managerial position	2013	52 000,00 €	Took money (daily cash register)	Gambling	SVT and a few others	https://www.svt.se/nyheter/lokalt/vasternorrland/butiksanstald-svindlade-kassa	https://www.st.nu/artikel/butikschef-doms-for-grov-forskingring-stal-dagskassor-for-over-en-halv-miljon
S65	F	40's	Union	Other financial	Several years (2000's)	29 500,00 €	Transferred to own account and withdrew funds	Money problems	SVT and a few others	https://www.svt.se/nyheter/lokalt/ost/gotland-kvinna-forskingrade-300-000-fran-facket	https://sverigesradio.se/artikel/3166709
S66	M	40's	Company	CFO	2000's	32 000,00 € -		Gambling	Only SVT	https://www.svt.se/nyheter/lokalt/vasterbotten/ekonom-domd-for-grov-forskingring	
S67	F	40's	Company	Worker	2001-2004	98 500,00 €	She was responsible for a sickness fund within the department. Withdrew money from the cash register, manipulated the bookkeeping and transferred funds from the fund's account to her own.	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/dalarna/fangelse-for-fack-forskingring	https://www.expressen.se/nyheter/fangelse-for-miljonforskingring/
S68	M	40's	Association	Politician	2015-2017	111 000,00 €	Transferred money to own account on over 250 occasions	No criminal intent	Several news outlets	https://www.svt.se/nyheter/lokalt/blekinge/lansade-foreningskassorna	https://www.sydosttran.se/karlskrona/forskingrade-miljonbelopp-nu-doms-ex-politikern/
S69	F	40's	Company	Other financial	-	1 400 000,00 €	Transferred money from the company's account.	Gambling	SVT and a few others	https://www.svt.se/nyheter/lokalt/stockholm/fyra-ar-kravs-for-it-forskingring	https://sverigesradio.se/artikel/3504122
S70	M+F	40's	Municipality & Government	Managerial position	1999-2008	590 000,00 €	She worked with the county's pay roll administration and paid money to her and her husband	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/vasterbotten/aklagarens-yrkande-3-5-ars-fangelse-for-forskingring	https://www.folkbladet.nu/2008-09-23/tre-ars-fangelse-for-grov-forskingring
S71	M	40's	Bank	Managerial position	2000-2006	790 000,00 €	On 145 occasions, the banker embezzled money from 17 private individuals and a company's accounts in the bank.	Gambling	Several news outlets	https://www.svt.se/nyheter/lokalt/halland/bankman-erkanner-forskingring	https://sverigesradio.se/artikel/3218234

Case reference	Gender	Age range	Employer summarized	Position	Offences occurred	Range of embezzlement	How	Motive	News outlets	Newsreport (YLE)	Additional source
S72	F	50's	Market	Worker	One year	6 000,00 €	She reused the receipts that customers left in the store	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/gavleborg/forskingrade-fran-affaren-hon-jobbade	
S73	M	50's	Parish	Pastor	One time	39 000,00 €	The pastor was to organize trip to Nordkap for 30-something retirees. But there was never a trip, and the money that the travel participants paid were never returned	No criminal intent	Several news outlets	https://www.svt.se/nyheter/lokalt/ost/prast-doms-for-forskingring	
S74	M	50's	Market	Managerial position	2009	76 000,00 kr	Took 14 daily cash register bag, a few days before his job as manager ended (the funds disappeared in connection with the store manager handing them over from the safe to a security guard)	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/stockholm/butikschef-doms-for-grov-forskingring	https://sverigesradio.se/artikel/3138192
S75	F	50's	Association	Treasurer	1,5 years	78 000,00 €	Transferred to own account and withdrew funds	Money problems	SVT and a few others	https://www.svt.se/nyheter/lokalt/uppsala/kassor-forskingrade-stora-summor-pengar	https://www.dn.se/nyheter/sverige/forskingrade-800000-fran-forening/
S76	F	50's	Municipality & Government	Other financ	2005-2007	256 000,00 €	transferred money from the municipal company via a tenant-owner association where she was treasurer to her private accounts	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/ost/eskilstuna-1-5-ars-fangelse-for-forskingring	https://sverigesradio.se/artikel/2095256
S77	M	60's	Municipality & Government	Other trusted position	2000-2005	40 000,00 €	The police inspector was the materials manager and handled the Västerort police's purchase of mobile phones and subscriptions from a company in Solna. He was obliged to report all purchases and signed a telephone subscriptions to the police authority. During the years 2000-2005, he made a subscription agreement that entitled Västerortspolis to so-called free telephones. But these phones never reported the police inspector and they were never handed out to the staff. Instead, he sold the phones and a large number of phone cards to his colleagues and their relatives for around SEK 414,000. He put the money in his own pocket.	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/stockholm/polis-forskingrade-polisens-pengar	https://www.dn.se/sthlm/polis-fick-fangelse-for-grov-forskingring/
S78	M	60's	Association	Board member/Chair	2003-2004	49 000,00 €	Withdrew money	N/A	SVT and a few others	https://www.svt.se/nyheter/lokalt/jamtland/60-aring-doms-for-grov-forskingring	https://sverigesradio.se/artikel/3220176
S79	M	60's	Company	Worker	1997	49 000,00 €	The man who is an organ builder was commissioned in 1997 to dismantle the organ in a church and replace it with a new one - used these pipes to restore an organ in another parish	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/ost/motala-orgelbyggare-domd-for-grov-forskingring	https://www.expressen.se/nyheter/organbyggare-doms-till-boter-for-pipstold/
S80	M	60's	Association	Treasurer	2000's (7 years)	160 000,00 €	Transferred to own account	N/A	Only SVT	https://www.svt.se/nyheter/lokalt/smaland/tog-1-7-miljoner-fran-idrottsforening-doms-till-fangelse-for-forskingring	
S81	M	60's	Association	Treasurer	-	21 600,00 €	Took money	Money problems	Only SVT	https://www.svt.se/nyheter/lokalt/vasterbotten/inlandsbodomd-for-forskingring	
S37	M	N/A	Municipality & Government	Trustee	2007-2009	13 000,00 €	In his role as trustee, he managed the finances for an elderly neighbor. He could not afford to pay for bills (electricity) so he paid the bills from his neighbours account	Money problems	Several news outlets	https://www.svt.se/nyheter/lokalt/varmland/domd-for-forskingring-1	https://www.expressen.se/gt/mp-politiker-ivngas-bort-efter-domen/
S83	M	70's	Union	Treasurer	early 1990's-2006	88 000,00 €	Took money out of association register. Conned the auditors with the use of white-out (tipsex)	N/A	Several news outlets	https://www.svt.se/nyheter/lokalt/varmland/over-800-000-kronor-saknas-kassor-i-fackklubb-polisanmald	https://www.dt.se/artikel/forskingrade-kassor-slapp-fangelse